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RANKING THE BANKS

Top Numbers 1992 Edition

■ Top 100 Banking Companies ■ Top 200 Community Banks
■ Top 300 Banks in Consumer Lending ■ Top 500 World Banks ■ Top Foreign Banks in the U.S.

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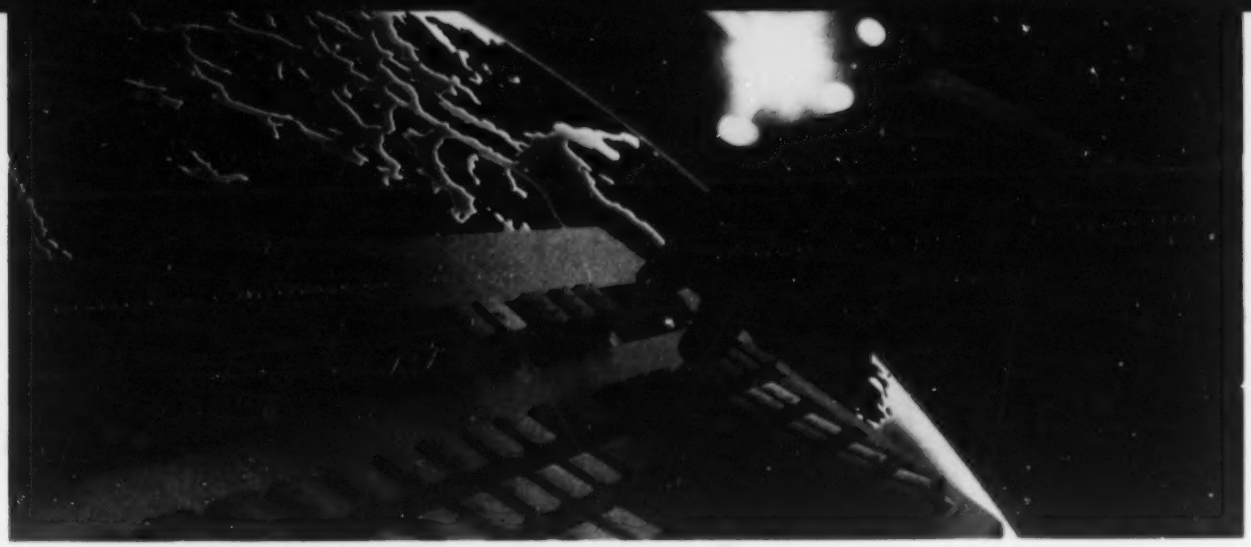

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Dear Reader,

Dynamic change – which is reshaping the world in which we live – also is reshaping the world in which we work. At yearend 1991, for example, two events of historic proportions took place: the 74-year-old Soviet Union and Manufacturers Hanover Corp., parent of the 179-year-old Manufacturers Hanover Trust Co., both disappeared.

The demise of the Soviet Union marked the beginning of a new world order (or a return to the old world order) and a boom to the map-making industry; the acquisition of Manufacturers Hanover by Chemical Banking Corp. marked the beginning of the era of megaconsolidations in U.S. banking.

This edition of *Ranking the Banks* does not provide you with late breaking news from the Eastern Front. But it does provide you with a useful, handy reference guide to the statistical listings published in *American Banker* during the past 12 months. These listings, coupled with analysis of the data, will help you identify the top players and trends in the financial services industry.

The statistical information in *Ranking the Banks* is presented in four sections:

- The commercial banks section, containing rankings of banks by deposits and assets and various types of loans and security holdings;
- The bank holding company section, containing performance analysis, market capitalization, capital adequacy measures, trust assets and income rankings, and asset-size rankings of the nation's top banking companies;
- The thrifts, mortgage, and finance companies section, containing the latest rankings of the nation's top mortgage servicers, asset rankings for thrifts and credit unions, and finance company rankings by capital, assets, net income, type of receivables, and company type; and
- The world banks section, containing the rankings of world's top 500 banks in assets; the top 100 banking companies in assets; and the top foreign banks in the United States.

The statistics department staff responsible for the listings includes Harvey Glassman, who maintains the *American Banker's* survey data bases, and John Ferring, who is in charge of generating tables from the various federal regulatory reports.

We hope you find this year's *Ranking the Banks* to be useful in filling your information needs.

Sincerely,

L. Michael Cacace

L. Michael Cacace
Director of Statistical Services

AMERICAN BANKER
1992 RANKING THE BANKS

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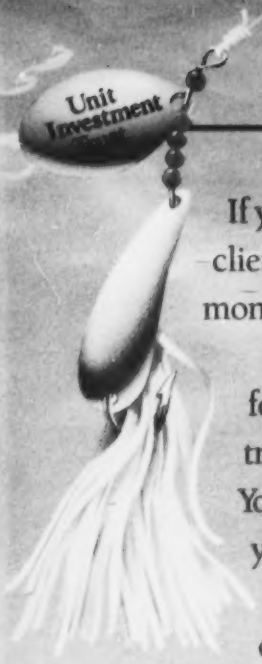

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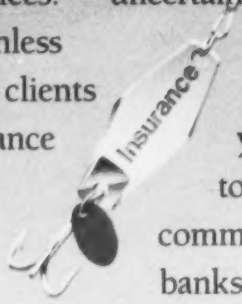

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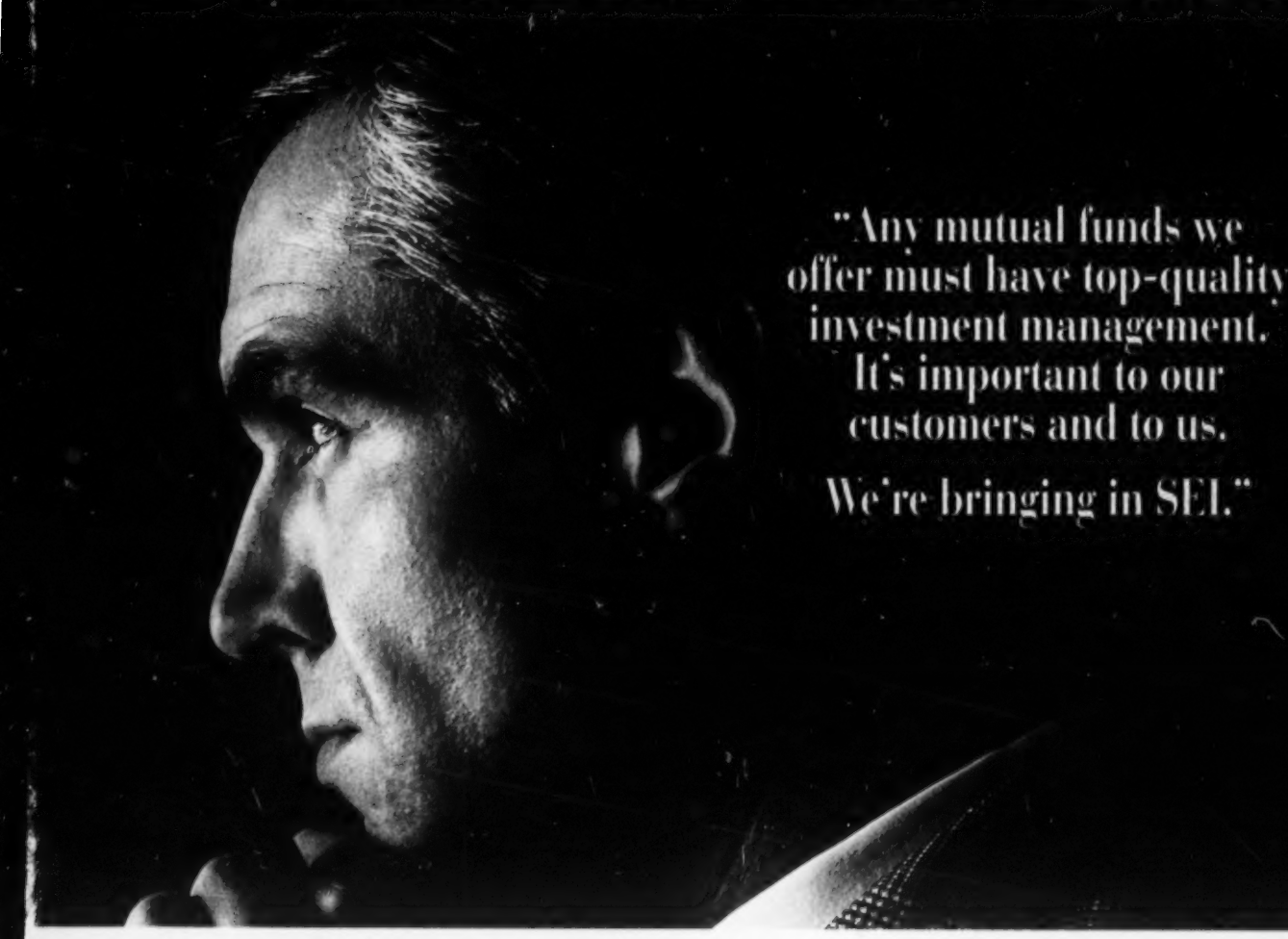

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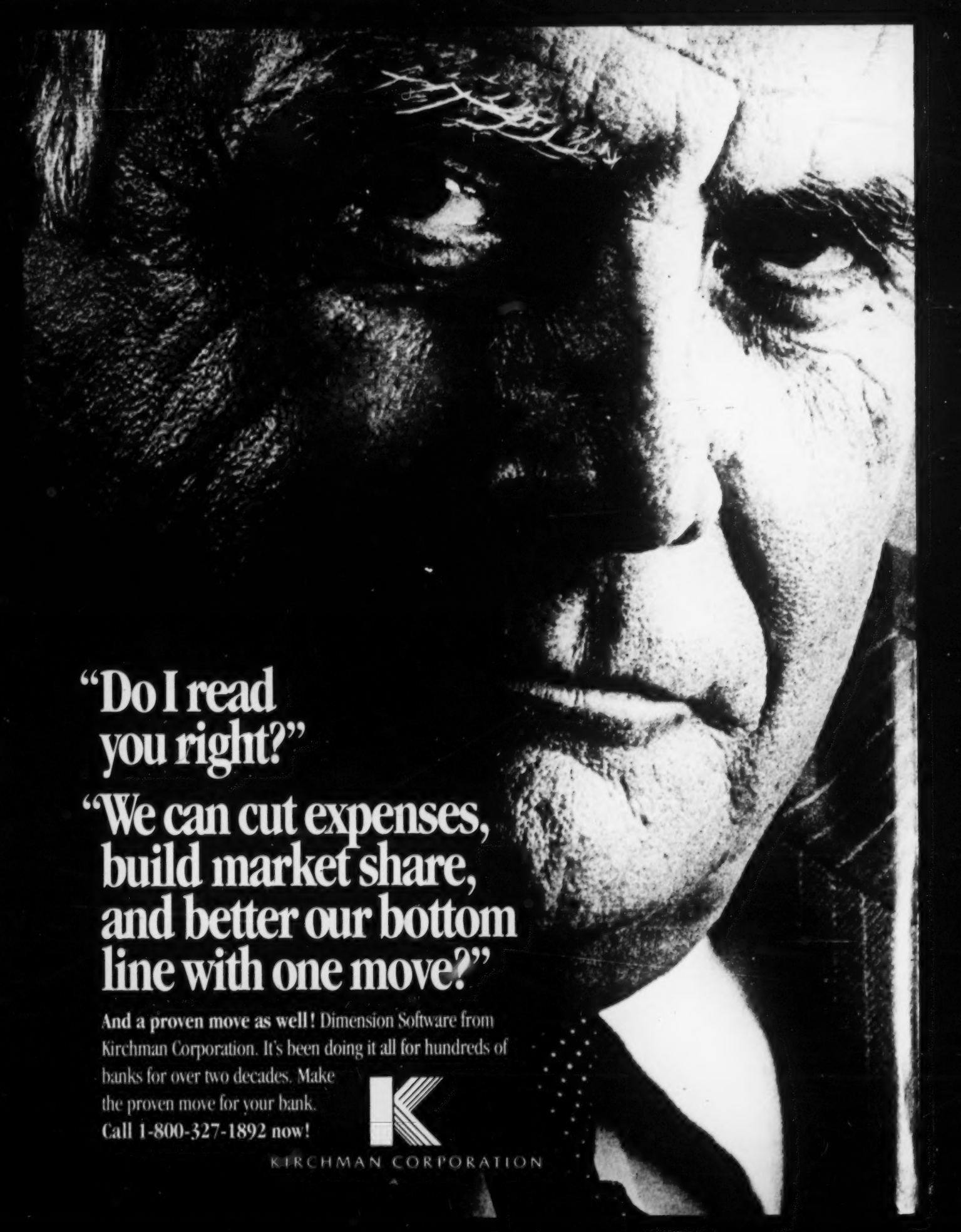
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Summary Statistics

The 10 Largest Deposit Gains

	(Dollar Amounts in Millions)	Deposits 12/31/91	Deposits 12/31/90	Percent Increase	Bank Rank
1	Bank of America Oregon, Portland	2,094	33	6,255	202
2	Fleet Bank, NA, Hartford, Conn.	6,904	1,924	258.78	54
3	Huntington Banks of Michigan, Troy	1,192	412	189.18	281
4	Bank IV Kansas, NA, Wichita	3,623	1,300	178.57	121
5	Key Bank of New York NA, Albany	10,769	4,209	155.85	30
6	Integra National Bank/North, Titusville, Pa.	2,263	986	129.58	193
7	FCC National Bank, Wilmington, Del.	1,929	871	121.56	217
8	BayBank Middlesex, Burlington, Mass.	8,107	3,880	108.95	42
9	Trustco Bank New York, Schenectady	1,563	764	99.48	239
10	First National Bank, Dayton, Ohio	1,795	918	95.61	225

The 10 Largest Deposit Declines

	(Dollar Amounts in Millions)	Deposits 12/31/91	Deposits 12/31/90	Percent Decrease	Bank Rank
1	American Express Centurion Bank, Newark, Del.	1,356	2,532	46.46	261
2	First American Bank, NA, Washington, D.C.	1,115	1,580	29.43	300
3	First City Texas-Houston, NA	3,018	4,113	26.62	141
4	United Bank of Denver	1,730	2,235	22.57	227
5	Hibernia National Bank, New Orleans	4,371	5,575	21.59	105
6	Riggs National Bank, Washington, D.C.	4,434	5,647	21.48	104
7	Shawmut Bank, NA, Boston	7,085	8,985	21.15	52
8	United States Trust Co., Boston	1,366	1,725	20.80	290
9	American Security Bank, NA, Washington, D.C.	3,803	4,764	20.17	113
10	First American Bank of Virginia, McLean	2,492	3,085	19.22	174

The 10 Largest Asset Gains

	(Dollar Amounts in Millions)	Assets 12/31/91	Assets 12/31/90	Percent Increase	Bank Rank
1	Bank of America Oregon, Portland	2,426	152	1,491	220
2	Monogram Bank USA, Cincinnati	2,463	496	407.06	212
3	NationsBank of Delaware, Dover	3,060	838	265.25	177
4	Fleet Bank, NA, Hartford, Conn.	8,103	2,364	242.74	54
5	Key Bank of New York NA, Albany	12,873	4,623	178.46	30
6	Bank IV Kansas, NA, Wichita	4,140	1,668	148.13	121
7	Integra National Bank/North, Titusville, Pa.	2,759	1,179	133.92	193
8	BayBank Middlesex, Burlington, Mass.	8,672	4,351	99.32	42
9	Security Pacific Bank, NA, Tempe, Ariz.	1,543	782	97.27	264
10	First National Bank, Dayton, Ohio	2,053	1,093	88.78	225

The 10 Largest Asset Declines

	(Dollar Amounts in Millions)	Assets 12/31/90	Assets 12/31/89	Percent Decrease	Bank Rank
1	First City, Texas-Houston, NA	3,616	6,893	47.55	141
2	Bankers Trust (Delaware), Wilmington	2,407	3,617	33.47	221
3	Bank of New York (Delware), Wilmington	3,276	4,625	29.16	199
4	CitiBank (South Dakota), NA, Sioux Falls	7,837	10,460	25.07	118
5	First City Texas-Dallas	1,707	2,253	24.24	286
6	Hibernia National Bank, New Orleans	4,999	6,560	23.80	105
7	United States Trust Co., Boston	1,592	2,076	23.32	290
8	Fuji Bank & Trust Co., New York	2,264	2,943	22.37	228
9	Riggs National Bank, Washington, D.C.	4,983	6,313	21.08	104
10	American Security Bank, NA, Washington, D.C.	4,456	5,612	20.60	113

State Totals of the Top 300 Commercial Banks

No. of Banks		Total Deposits
5	Alabama	19,519,700,000
1	Alaska	1,526,026,000
5	Arizona	27,418,593,000
1	Arkansas	1,116,519,000
14	California	224,201,608,000
3	Colorado	4,978,499,000
5	Connecticut	22,851,726,000
13	Delaware	31,561,195,000
3	District of Columbia	9,352,625,000
16	Florida	71,185,430,710
6	Georgia	28,769,506,000
2	Hawaii	12,321,323,000
2	Idaho	4,644,548,000
8	Illinois	63,155,853,000
5	Indiana	12,428,251,000
1	Iowa	2,788,102,000
1	Kansas	3,622,516,000
3	Kentucky	8,745,015,000
4	Louisiana	12,852,211,000
2	Maine	4,762,198,000
9	Maryland	30,745,014,000
7	Massachusetts	56,218,635,000
9	Michigan	50,553,186,000
3	Minnesota	17,684,239,000
4	Mississippi	9,018,908,000
8	Missouri	21,390,953,000
1	Montana	1,146,386,000
3	Nebraska	4,369,826,000
2	Nevada	5,845,359,000
2	New Hampshire	2,645,940,000
17	New Jersey	65,012,307,000
2	New Mexico	2,727,201,000
30	New York	454,722,723,000
9	North Carolina	53,423,910,000
10	Ohio	60,612,983,000
2	Oklahoma	2,950,041,000
5	Oregon	17,135,968,000
19	Pennsylvania	95,317,921,000
1	Puerto Rico	11,697,013,000
2	Rhode Island	9,102,997,000
4	South Carolina	11,556,800,000
2	South Dakota	5,644,385,000
7	Tennessee	23,090,203,000
13	Texas	70,077,896,000
2	Utah	5,310,254,000
6	Virginia	41,659,936,000
6	Washington	27,225,652,000
3	Wisconsin	7,631,062,000
	Totals for the Top 300 Banks	$1,732,287,738,710

Geographical Breakdown of Mergers Among Top 300 Banks

(In Millions of Dollars)	Acquiring Banks 1991	Acquiring Banks 1990	Inst. Acquired 1991	Inst. Acquired 1990	Deposits Acquired 1991	Deposits Acquired 1990
Alabama	0	1	0	2 (2)	0	$630 ($630)
Alaska	0	1	0	1 (1)	0	163 (163)
Arizona	2	3	3 (3)	7 (3)	3,891 (3,891)	6,152 (6,096)
California	5	5	6 (3)	14 (7)	3,565 (3,045)	15,531 (12,962)
Colorado	1	0	12	0	892	0
Connecticut	3	2	5 (1)	5 (2)	9,125 (895)	793 (120)
Delaware	0	1	0	1	0	98
District of Columbia	0	1	0	1	0	1,000
Florida	2	6	6 (2)	7 (3)	12,206 (2,877)	7,931 (959)
Georgia	2	2	5	2 (1)	781	613 (527)
Illinois	0	1	0	1	0	155
Illinois	3	3	5 (2)	7 (1)	2,154 (1,742)	2,677 (599)
Indiana	2	0	2	0	100	0
Iowa	0	1	0	8	0	1,096
Kansas	1	1	3 (1)	1	2,781 (432)	64
Kentucky	1	0	1 (1)	0	404 (404)	0
Louisiana	2	1	2	3 (1)	188	23 (23)
Maine	1	0	2 (1)	0	1,971 (1,191)	0
Maryland	2	2	3 (1)	2 (1)	245 (176)	3,523 (66)
Massachusetts	3	6	7 (1)	14 (2)	13,433 (1,081)	10,710 (1,204)
Michigan	4	4	6	25 (2)	2,492	6,589 (1,172)
Minnesota	2	2	4	5 (2)	229	4,306 (3,954)
Mississippi	1	1	1 (1)	1 (1)	48 (48)	581 (581)
Missouri	4	3	8 (1)	3 (3)	1,079 (307)	2,798 (2,798)
Montana	0	1	0	10	0	956
Nebraska	1	1	1	1 (1)	44	148 (148)
New Hampshire	0	1	0	5	0	1,156
New Jersey	10	4	21 (10)	4	2,779 (6,468)	2,159
New York	5	5	7 (4)	8 (6)	15,298 (7,942)	9,541 (6,449)
North Carolina	5	3	9 (8)	6 (4)	1,363 (1,316)	2,952 (769)
Ohio	6	1	8 (2)	1	3,028 (857)	580
Oklahoma	1	1	1 (1)	1	419 (419)	27
Oregon	1	1	1 (1)	1	2,515 (2,515)	37
Pennsylvania	8	5	15 (4)	5 (4)	18,249 (3,921)	11,059 (6,862)
Puerto Rico	0	2	0	2 (1)	0	3,730 (1,033)
South Carolina	2	0	2 (1)	0	529 (529)	0
South Dakota	1	0	1 (1)	0	52 (52)	0
Tennessee	2	4	2	16 (1)	868	4,460 (95)
Texas	6	7	16 (6)	36 (10)	4,634 (3,277)	11,674 (4,813)
Utah	1	2	1	2 (2)	99	373 (373)
Virginia	3	2	6 (2)	6 (2)	2,102 (732)	1,713 (322)
Washington	1	3	1 (1)	3 (1)	90 (90)	1,701 (1,516)
Wisconsin	1	1	6	1	508	88
Grand Total	**97**	**91**	**199**	**230**	**118,881**	**117,679**
Bank Component	**86**	**85**	**138**	**166**	**74,394**	**68,147**
Thrift Component	**56**	**43**	**61**	**64**	**44,157**	**53,328**
Intrabank Mergers	**36**	–	**94**	–	**46,886**	—
Interbank Mergers	**61**	–	**95**	–	**72,546**	—

Table Explained: A breakdown of mergers among the top 300 banks by state. American Banker follows the bank of charter when banks merge. Beginning with the 1990 data, the thrift component of the number of institutions acquired and the deposits acquired are shown in parentheses. Beginning with the 1991 data, **intra-bank mergers** (mergers involving affiliates of a bank holding company) and **inter bank mergers** (mergers between unrelated institutions) are identified. **Inst. Acquired**: The number of deposit taking institutions — banks and thrifts — acquired. **Deposits Acquired**: These are the combined total deposits of the institutions acquired through merger in the respective states. In calculating the deposits acquired through merger, the most recently available data for the acquired institutions are used. When two affiliated banks of a holding company merge under the charter of the smaller bank, American Banker counts the deposits of the smaller bank, to avoid overstating the impact of internal mergers.

Top 300 Banks Boost Deposit Market Share

By Kelley Holland

THE NATION'S 300 largest banks continued to grab deposits from their smaller brethren and from thrifts in 1991, according to an *American Banker* survey.

In a year when all deposit-taking institutions saw their deposit base decline by $53 billion, or 1.4%, the top 300 banks added $30 billion of deposits, thanks to acquisitions.

That enabled the top 300 to increase their share of bank deposits for the seventh consecutive year, although the growth rate slowed noticeably.

AT THE END OF LAST year, the largest banks held 64.4% of all bank deposits, up from 64.2% at yearend 1990.

That reflected a steady increase since 1984, when the top 300 held 60.4% of bank deposits.

The gain was even bigger when measured against all deposit-taking institutions. The top 300 ended 1991 with 45.1% of deposits at banks, thrifts, and credit unions, up from 43.7% at the end of 1990.

The deposit increase at the largest banks reflected the wave of consolidation sweeping the industry. Of the group, 97 acquired 189 banks and thrifts with total deposits of $118.6 billion.

But that inflow was heavily offset by the effect of low interest rates, which spurred depositors to withdraw their funds in search of higher returns in mutual funds and other vehicles.

WHAT'S MORE, WEAK loan demand reduced institutions' need for deposits, and many banks were intentionally shrunk to boost capital levels.

As a result, the net increase in deposits at the top 300 was only $29.8 billion, despite the acquisitions.

That 1.8% growth rate was less than in the six previous years, which ranged from 5% to 8.3%.

The top 300 banks ended 1991 with $1.73 trillion of deposits, up from $1.702 trillion a year earlier.

Meanwhile, all banks insured by the Federal Deposit Insurance Corp. had deposits of $2.687 trillion at the end of last year, up 1.4%, or $37.4 billion, from the end of 1990.

(These year-to-year comparisons are based on the 300 largest banks each year, not on the 300 largest in 1991.)

Many of the acquisitions by the top 300 involved troubled or failed institutions.

Bank of America Oregon booked the biggest percentage gain in deposits when it acquired the accounts of an affiliated thrift, Bank of America FSB.

The latter was formed in 1990 to acquire the failed Benj. Franklin Federal Savings and Loan Association.

The tiny Northwest outpost of BankAmerica Corp. saw its deposits rise by an astounding 6,255% to $2.1 billion as a result of the acquisitions.

DEPOSITS AT SAIF-insured savings and loans, meanwhile, declined 12% to $734.2 billion at yearend, while FDIC-insured savings banks – which are typically smaller than most commercial banks – saw their deposits decline 5.7% to $212.6 billion.

Citibank, the nation's biggest bank when ranked by deposits or assets, was the biggest deposit gainer in 1991 by dollar amount, adding $7 billion.

The flagship Citicorp bank ended the year with $119.5 billion of deposits and $162.7 billion in assets, up 1.1% and 1.0% respectively from yearend 1990.

Citibank's deposit gains enabled its parent company to boast in its annual report that it now gets 68% of its funding from deposits, up from 66% at the end of 1990.

But the gain at Citibank all came from overseas – where its $12 billion increase more than offset its $5 billion decline in domestic deposits.

THOUGH EXPERTS consider foreign institutional deposits less stable than domestic retail deposits, they are relatively unperturbed about Citibank.

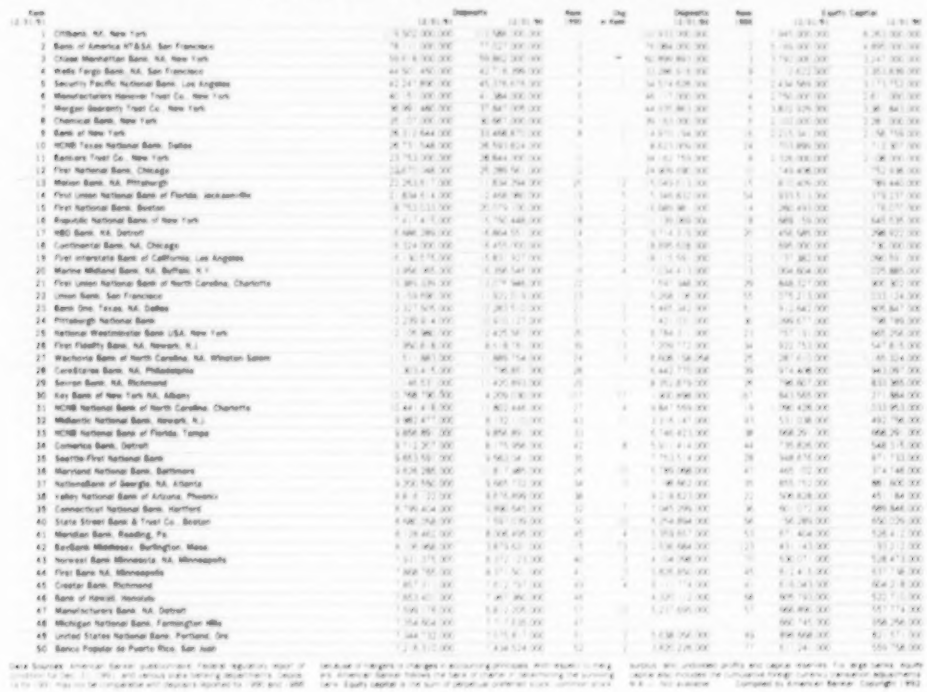
It is "different than most of the banks internationally because [it has] so many indigenous operations," said Gregory Root, president of Thomson BankWatch. □

THE DEPOSIT INCREASE AT THE LARGEST BANKS REFLECTED THE WAVE OF CONSOLIDATION SWEEPING THE INDUSTRY.

Top 300 U.S. Commercial Banks in Deposits

in order of deposits December 31, 1991, compared with December 31, 1990, and December 31, 1986

Compiled annually since 1921 by the American Banker



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EDS helped River Forest Bancorp answer yes.

Information technology applications developed and managed by EDS help River Forest Bancorp save $1 million a year in operating costs. The **holding company has used these savings to rapidly expand** its business through acquisitions. And improvements EDS made to the bank's systems are helping customers get better, faster service. As a result, deposits increased by $275 million from 1990 to 1991. In addition, River Forest's **stock price rose nearly 40% during 1991** and more than 250% since 1988.

EDS quickly converted the systems used by the three banks

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Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1991, compared with December 31, 1990, and December 31, 1986

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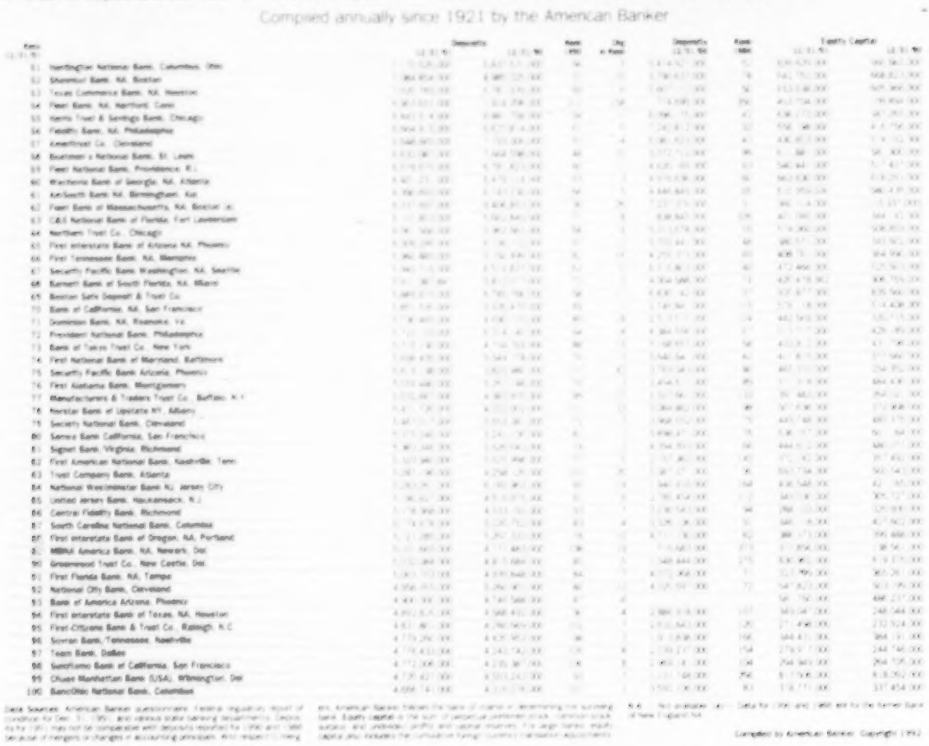

UESTION:

operating costs into operating capital?

that River Forest acquired in 1990 to one common, streamlined system. It's used by seven of the holding company's eight banks. River Forest is now positioned to **provide customers with a broader range of services** in more locations.

"We've turned all our technology needs over to EDS," says Robert J. Glickman, President of River Forest Bancorp. **"We've lowered costs, and improved profits."** In fact, since 1988, on a nationwide basis, River Forest has consistently ranked first or second on return-on-equity among its peer group banks.

The right applications of information technology are improving both profits and service. EDS is the world leader in applying information technology. Write to EDS, Financial Industry Group Marketing, 5400 Legacy Dr., B5-2B-15, Plano, Texas 75024. Or you can call (800) 433-4055.

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OFFICIAL RESULTS INFORMATION SYSTEM OF THE OLYMPIC GAMES

Top 300 U.S. Commercial Banks in Deposits

in order of deposits December 31, 1991, compared with December 31, 1990, and December 31, 1986

Compiled annually since 1921 by the American Banker

COMMERCIAL BANKS

Rank 12/31/91		Deposits 12/31/91	Deposits 12/31/90	Rank 1990	Chg in Rank	Deposits 12/31/86	Rank 1986	Equity Capital 12/31/91	Equity Capital 12/31/90
101	Branch Banking & Trust Co., Wilson, N.C.	4,601,891,000	3,935,319,000	113	12	2,836,926,000	109	418,967,000	308,761,000
102	U.S. Bank of Washington, NA, Seattle	4,512,110,000	4,430,773,000	97	-5	2,103,196,000	150	387,752,000	336,866,000
103	First Hawaiian Bank, Honolulu	4,467,922,000	4,487,164,000	94	-9	2,996,423,000	102	349,425,000	306,047,000
104	Riggs National Bank, Washington, D.C.	4,434,256,000	5,647,120,000	73	31	4,832,701,000	61	308,808,000	264,878,000
105	Bank One, Columbus, NA, Ohio	4,384,119,000	3,808,331,000	119	14	2,227,420,921	138	350,238,000	235,617,000
106	Hibernia National Bank, New Orleans	4,370,909,000	5,574,563,000	75	31	2,177,568,000	143	199,051,000	310,132,000
107	Chase Lincoln First Bank, NA, Rochester, N.Y.	4,367,567,000	4,485,681,000	95	12	1,539,529,000	85	410,950,000	402,669,000
108	Chemical Bank New Jersey, NA, East Brunswick	4,343,911,000	4,257,958,000	104	4	1,467,768,000	204	285,704,000	231,475,000
109	European American Bank, New York	4,279,395,000	4,335,057,000	100	-9	4,593,372,000	64	269,202,000	257,889,000
110	Ivan Discount Bank of New York	4,150,352,000	4,462,690,000	96	14	3,496,932,000	87	296,647,000	280,709,000
111	LaSalle National Bank, Chicago	4,090,792,000	3,880,474,000	114	3	1,412,419,000	212	345,136,000	268,291,000
112	Citibank (New York State), Penelton	4,037,234,000	5,289,868,000	129	17	5,767,240,000	79	550,401,000	479,829,000
113	American Security Bank, NA, Washington, D.C.	3,803,370,000	4,764,057,000	88	27	3,714,263,000	81	180,526,000	110,156,000
114	Continental Bank, Norristown, Pa.	3,774,916,000	3,853,103,000	116	2	2,703,407,000	118	259,869,000	268,279,000
115	Sun Bank NA, Orlando, Fla.	3,747,990,000	3,639,093,000	122	7	2,735,017,000	117	336,264,000	305,498,000
116	American National Bank & Trust Co., Chicago	3,741,667,000	3,945,742,000	112	4	3,023,234,000	100	350,842,000	288,699,000
117	INB National Bank, Indianapolis	3,721,917,000	3,666,952,000	121	4	2,989,642,000	103	341,702,000	326,409,000
118	Citibank (South Dakota), NA, Sioux Falls	3,701,160,000	3,772,935,000	120	2	1,691,462,000	178	1,124,796,000	1,204,659,000
119	City National Bank, Beverly Hills	3,664,227,000	4,102,795,000	110	-9	2,669,512,000	119	281,283,000	307,667,000
120	National Community Bank, Rutherford, N.J.	3,663,017,000	3,626,275,364	123	3	2,435,867,221	128	215,475,000	213,926,595
121	Bank IV Kansas, NA, Wichita	3,602,516,000	1,800,393,000	269	148	1,143,485,000	249	297,589,000	103,720,000
122	First Wisconsin National Bank, Milwaukee	3,542,740,000	2,647,874,000	148	26	3,129,967,000	96	294,711,000	247,779,000
123	Sovran Bank, Maryland, Bethesda	3,510,590,000	3,598,845,000	125	2	2,796,810,000	116	215,504,000	233,263,000
124	First Union National Bank of Georgia, Atlanta	3,395,649,000	3,137,630,000	133	9			262,891,000	249,683,000
125	Mercantile Bank of St. Louis, NA	3,393,576,000	3,482,462,000	126	1	3,126,033,000	97	297,786,000	269,777,000
126	Premier Bank, NA, Baton Rouge, La.	3,360,841,000	3,478,823,000	127	1	1,257,742,000	230	216,084,000	195,539,000
127	Bank South, NA, Atlanta	3,324,533,000	3,085,861,000	134	12	1,945,493,000	163	212,455,000	217,803,000
128	Fifth Third Bank, Cincinnati	3,314,102,000	3,183,426,000	132	4	1,952,343,000	162	360,997,000	336,416,000
129	Central Bank of the South, Birmingham, Ala.	3,305,643,000	3,045,455,000	142	13	2,372,069,000	141	273,721,000	268,303,000
130	Bank One, Indianapolis, NA	3,301,207,000	3,130,204,000	135	5	2,790,136,000	111	380,251,000	337,435,000
131	Imperial Bank, Los Angeles	3,281,310,000	2,603,809,000	158	27	2,188,467,000	142	183,212,000	164,856,000
132	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	3,260,321,000	3,814,066,000	118	14	2,816,220,000	110	360,686,000	334,957,000
133	Integra National Bank, Pittsburgh	3,255,142,000	2,655,304,000	154	21	1,829,321,000	171	232,788,000	156,253,000
134	Norstar Bank, NA, Buffalo, N.Y.	3,248,491,000	3,600,146,000	124	10	1,214,929,668	237	282,496,000	257,202,000
135	Trustmark National Bank, Jackson, Miss.	3,163,481,000	3,067,993,993	141	6	1,961,470,949	161	257,804,000	246,909,525
136	Bank of the West, Walnut Creek, Calif.	3,113,916,000	2,320,511,000	177	41	1,130,252,000	255	223,766,000	150,518,000
137	First National Bank, Louisville, Ky.	3,112,393,000	3,135,279,000	134	3	2,785,161,000	113	277,170,000	269,278,000
138	Deposit Guaranty National Bank, Jackson, Miss.	3,106,935,000	3,121,858,000	136	2	2,167,631,000	144	298,400,000	223,294,000
139	First Interstate Bank of Washington NA, Seattle	3,076,000,000	3,114,829,000	137	2	2,876,569,000	108	260,530,000	256,125,000
140	Wilmington Trust Co., Del.	3,047,227,000	2,852,998,000	147	7	2,196,000,000	141	342,281,000	295,998,000
141	First City, Texas-Houston, NA	3,018,909,000	4,113,118,000	109	32	3,324,729,000	92	76,629,000	205,234,000
142	First Security Bank of Utah, NA, Salt Lake City	3,006,643,000	2,874,090,000	146	4	2,268,964,000	134	259,997,000	240,612,000
143	Bank of Baltimore	2,969,213,000	2,939,147,000	143		1,629,617,000	165	155,885,000	206,768,000
144	First Interstate Bank of Nevada, NA, Las Vegas	2,969,144,000	3,097,124,000	138	-6	2,605,685,000	122	219,770,000	235,961,000
145	Union Trust Co., Stamford, Conn.	2,963,375,000	2,912,089,000	144	-1	2,296,240,000	135	164,961,000	180,744,000
146	Banco Santander Puerto Rico, Hato Rey	2,944,809,000	3,243,734,000	131	-15	1,114,340,436	258	273,995,000	229,545,000
147	United Jersey Bank/Central, NA, Princeton, N.J.	2,941,037,000	2,191,519,000	190	43	601,935,000	421	176,857,000	132,194,000
148	Citizens & Southern National Bank, Columbia, S.C.	2,913,956,000	3,217,853,000	131	-17	2,775,854,470	114	247,598,000	261,255,000
149	Equibank, Pittsburgh	2,913,211,000	2,454,254,000	168	19	2,020,817,000	155	117,567,000	126,746,000
150	Star Bank, NA, Cincinnati	2,907,061,000	2,390,345,000	174	24	1,779,710,000	175	324,575,000	254,775,000
151	CoreStates New Jersey National Bank, Pennington	2,891,415,000	2,625,351,000	156	5	1,994,164,000	156	202,575,000	195,985,000
152	Provident Bank, Cincinnati	2,884,397,000	1,883,146,000	215	63	1,056,471,000	272	186,555,000	134,285,000
153	Valley Bank of Nevada, Las Vegas	2,876,219,000	2,652,527,000	155	2	1,253,615,752	232	199,275,060	163,425,000
154	Barclays Bank of New York, NA	2,855,560,000	2,778,585,000	150	4	2,084,769,000	151	197,697,000	188,832,000
155	First Bank of Maine, Portland	2,831,218,000	1,470,999,000	244	89	657,442,000	347	183,779,000	121,609,000
156	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	2,830,773,000	2,015,844,000	204	48	1,491,600,000	202	312,144,000	215,906,000
157	SouthTrust Bank of Alabama, NA, Birmingham	2,810,147,000	2,789,003,000	149	8	1,977,686,000	157	248,191,000	226,191,000
158	Old Kent Bank & Trust Co., Grand Rapids, Mich.	2,808,105,000	2,610,099,000	157	1	2,375,022,000	130	231,262,000	217,793,000
159	Puget Sound National Bank, Tacoma, Wash.	2,802,786,000	2,522,540,000	163	4	1,536,890,000	198	198,436,000	185,356,000
160	Norwest Bank Iowa, NA, Des Moines	2,788,102,000	2,413,443,000	172	12	1,132,949,000	252	205,273,000	164,796,000
161	National State Bank, Elizabeth, N.J.	2,745,557,000	1,962,052,000	208	47	1,624,149,000	183	83,223,000	101,705,000
162	Merchants National Bank & Trust Co., Indianapolis	2,691,632,000	2,279,039,000	184	22	1,965,399,000	160	187,687,000	144,872,000
163	First National Bank of Commerce, New Orleans	2,679,484,000	2,229,004,000	185	22	1,616,015,000	185	177,424,000	163,956,000
164	First of America Bank-Southeast Michigan, NA, Detroit	2,652,279,000	2,515,349,000	164		926,754,000	308	185,013,000	173,164,000
165	Signet Bank/Maryland, Baltimore	2,649,719,000	2,697,955,000	153	12	2,115,776,000	149	166,367,000	195,677,000
166	Texas Commerce Bank, NA, Dallas	2,631,764,000	2,030,361,000	203	37	479,987,000	496	143,627,000	164,441,000
167	Southern National Bank of North Carolina, Lumberton	2,593,166,000	2,229,419,000	183	16	1,486,717,000	203	176,335,000	162,695,000
168	Industrial Bank of Japan Trust Co., New York	2,561,437,000	2,156,818,000	196	28	3,017,518,000	101	451,341,000	434,152,000
169	Wells Fargo Bank, Idaho, NA, Boise	2,557,782,000	2,514,296,000	165	4	2,220,140,000	140	229,832,000	210,196,000
170	Rhode Island Hospital Trust National Bank, Providence	2,526,422,000	2,442,474,000	170		2,265,439,000	136	198,477,000	180,993,000
171	Central Trust Co., NA, Cincinnati	2,521,585,000	2,741,051,000	151	20	2,149,022,000	147	231,823,000	177,742,000
172	Norstar Bank, Melville, N.Y.	2,511,234,000	2,707,538,000	152	20	1,372,612,000	216	151,668,000	140,111,000
173	First American Bank of Virginia, McLean	2,492,323,000	3,084,755,000	140	33	2,465,376,000	127	148,806,000	180,276,000
174	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	2,478,067,055	2,493,442,000	167	7	1,600,214,000	187	177,039,719	164,339,000
175	Society Bank, NA, Dayton, Ohio	2,471,164,000	2,559,228,000	159	16	1,603,295,000	186	179,181,000	184,993,000
176†	Bank Leumi Trust Co. of New York	2,467,193,000†	2,880,504,000	145	31	2,616,152,000	121	143,002,000†	114,879,000
177	Valley National Bank, Passaic, N.J.	2,445,663,000	1,640,691,000	230	53	1,347,445,000	218	153,342,000	148,101,000
178	First Virginia Bank, Falls Church	2,441,800,000	1,950,336,000	210	32	1,622,736,000	184	185,435,000	164,805,000
179	Whitney National Bank, New Orleans	2,440,977,000	2,359,777,000	176	3	2,072,152,000	152	165,450,000	163,829,000
180	Hamilton Bank, Lancaster, Pa.	2,436,162,000	2,445,172,000	169	11	2,358,593,000	132	217,685,000	214,013,000
181	Boatmen's First National Bank, Kansas City, Mo.	2,404,370,000	2,245,676,000	181		1,327,742,000	220	241,859,000	236,067,000
182	Third National Bank, Nashville, Tenn.	2,401,447,000	2,099,175,000	198	16	2,070,662,000	153	228,147,000	180,200,000
183	Liberty National Bank & Trust Co., Louisville, Ky.	2,372,301,000	2,035,655,000	202	19	1,556,551,000	195	211,230,000	180,323,000
184	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	2,371,052,000	2,510,004,000	166	18			150,378,000	132,439,000
185	Citizens First National Bank, Ridgewood, N.J.	2,362,423,000	2,542,619,000	160	25	1,826,334,000	172	92,807,000	96,826,000
186	Bank One, Dayton, NA, Ohio	2,362,396,000	2,117,053,000	197	11	1,369,514,000	217	200,992,000	171,275,000
187	Citizens Bank of Maryland, Laurel	2,326,696,000	1,990,687,000	205	18	1,321,771,377	222	222,123,000	214,821,000
188	First Fidelity Bank, NA, North Jersey, Totowa	2,311,286,000	2,228,073,000	186	2	1,397,975,000	214	190,439,000	174,941,000
189	Zions First National Bank, Salt Lake City, Utah	2,303,811,000	2,214,248,000	189		2,263,403,000	137	170,761,000	153,847,000
190	Commerce Bank of St. Louis, NA, Clayton, Mo.	2,300,106,000	2,167,088,000	193	3	1,529,180,000	200	151,942,000	131,605,000
191	NCNB National Bank of South Carolina, Columbia	2,297,035,000	2,438,761,000	171	20	1,757,860,000	176	297,274,000	305,133,000
192	Barnett Bank of Central Florida, NA, Orlando	2,273,263,000	2,277,691,000	179	13	1,519,424,000	201	169,624,000	142,580,000
193	Integra National Bank North, Titusville, Pa.	2,262,867,000	985,645,000	321	128	889,044,000	315	175,239,000	69,544,000
194	JP Morgan Delaware, Wilmington	2,218,301,000	2,523,224,000	162	32	1,256,227,000	231	612,496,000	548,200,000
195	Centura Bank, Rocky Mount, N.C.	2,192,863,000	2,071,879,000	200	5			168,295,000	165,341,000
196	First Eastern Bank, NA, Wilkes-Barre, Pa.	2,177,774,000	2,363,782,000	175	21	1,456,366,000	207	124,038,000	153,677,000
197	First National Bank, San Antonio, Tex.	2,161,032,000	2,190,766,000	191	6	1,573,166,996	192	135,869,000	135,418,000
198	United Carolina Bank, Whiteville, N.C.	2,160,862,000	2,161,425,000	195	3	1,575,631,000	191	168,774,000	152,756,000
199	Chase Manhattan Bank, Connecticut, NA, Bridgeport (a)	2,149,928,000	1,940,876,000	211	12	1,866,168,000	159	141,705,000	1,915,000
200	Sun Bank, Miami, NA	2,112,479,000	1,910,392,000	214	14	1,660,762,000	186	170,088,000	160,947,000

Data Sources: American Banker questionnaire, Federal regulatory reports of condition for Dec. 31, 1991, and various state banking departments. Deposits for 1991 may not be comparable with deposits reported for 1990, and 1990 to 1986 because of changes in accounting principles and treatment of items. American Banker follows the bank of charter in determining the surviving bank. Equity capital is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. For large banks, equity capital also includes the cumulative foreign currency translation adjustments.

N.A. — Not available. (a) — Bank was newly chartered in Aug. 1991. Prior data are for the former Citytrust. (†) — Revised since publication on March 29, 1992. Yesterday data were not available at that time.

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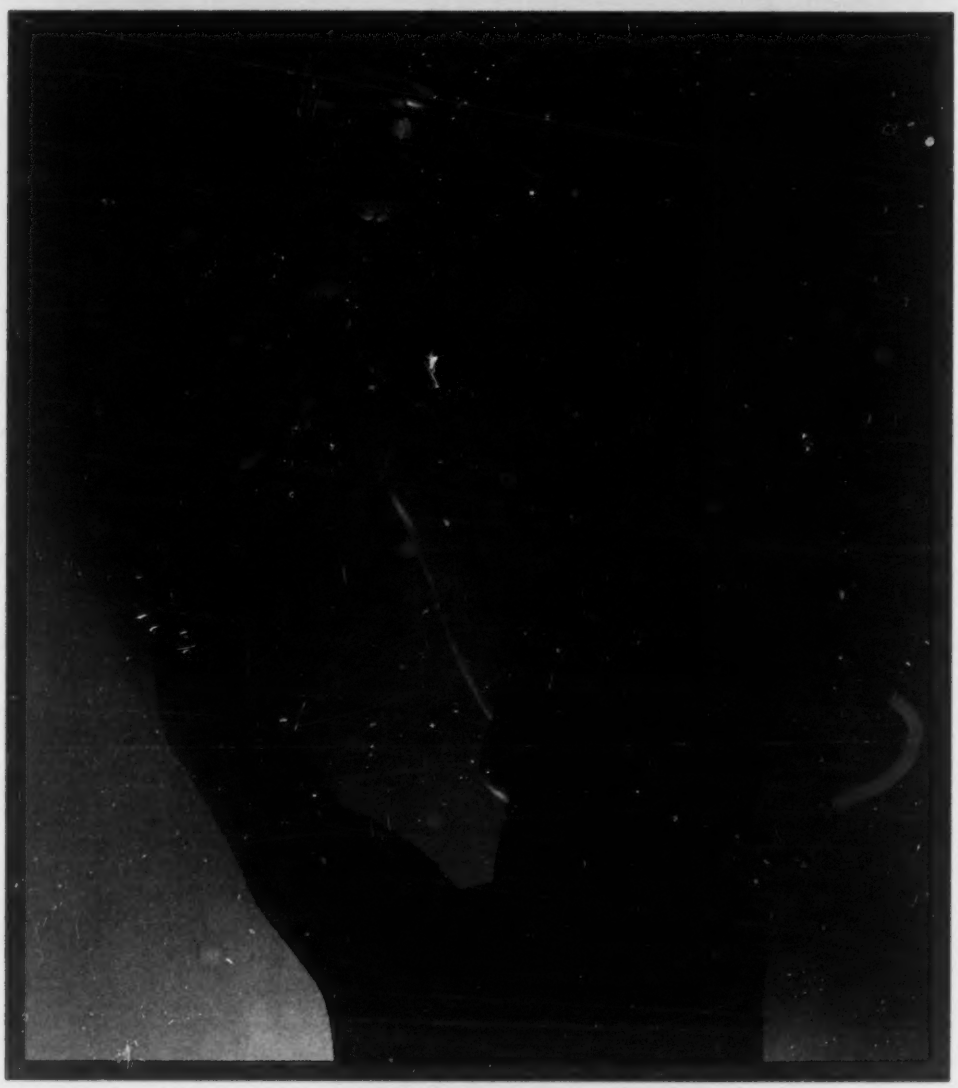
IT TAKES COMMITMENT TO BE A WINNER



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Top 300 U.S. Commercial Banks in Deposits

In order of deposits December 31, 1991, compared with December 31, 1990, and December 31, 1986

Compiled annually since 1921 by the American Banker

Rank 12/31/91		Deposits 12/31/91	Deposits 12/31/90	Rank 1990	Chg in Rank	Deposits 12/31/86	Rank 1986	Equity Capital 12/31/91	Equity Capital 12/31/90
201	First Fidelity Bank, NA, South Jersey, Burlington	2,096,200,000	2,310,651,000	178	-23	1,546,848,000	197	149,740,000	137,583,000
202	Bank of America Oregon, Portland	2,093,686,000	32,943,000					281,411,000	22,175
203	Society Bank & Trust Co., Toledo, Ohio	2,093,189,000	2,402,053,000	173	30	2,133,315,000	148	188,663,000	201,313,000
204	Sun Bank/South Florida, NA, Fort Lauderdale	2,090,763,000	1,876,237,000	216	12	1,624,663,000	182	193,765,000	185,757,000
205	First Security Bank of Idaho, NA, Boise	2,086,766,000	1,919,777,000	213	8	1,462,698,000	205	173,721,000	147,830,000
206	Summit Trust Co., N.J.	2,074,593,000	1,394,552,000	253	47	1,033,629,000	277	140,959,000	85,720,000
207	Citibank (Arizona), Phoenix	2,074,034,000	2,215,199,000	188	19	442,870,968	530	269,952,000	267,531,000
208	Bank One, Milwaukee, NA	2,052,646,000	2,162,837,000	194	14	1,194,139,000	240	234,943,000	212,864,000
209	United States Trust Co., New York	2,048,940,000	1,980,648,000	207	2	2,391,550,000	129	182,708,000	182,122,000
210	M & I Marshall & Ilsley Bank, Milwaukee	2,035,676,000	1,961,499,000	208	4	1,660,053,000	181	189,256,000	186,877,000
211	Bank of Boston Connecticut, Waterbury	2,035,367,000	2,072,540,000	199	12	1,865,752,000	170	121,155,000	148,433,000
212	Trust Company of New Jersey, Jersey City	2,003,620,000	1,864,289,000	217	5	1,166,419,000	245	144,992,000	123,884,000
213	United Missouri Bank, NA, Kansas City	1,953,225,000	1,412,462,000	251	38	1,379,970,000	215	223,634,000	171,431,000
214	Bank One, Akron, NA, Ohio	1,948,943,000	1,843,893,000	292	78	820,684,000	333	164,993,000	110,170,000
215	Norwest Bank South Dakota, NA, Sioux Falls	1,943,195,000	1,821,153,000	221	6	1,321,967,000	221	129,488,000	114,618,000
216	Key Bank of Maine, Augusta	1,930,986,000	1,556,264,000	235	19	487,315,000	490	149,906,000	135,374,000
217	FCC National Bank, Wilmington, Del.	1,929,139,000	870,696,000	361	144			253,210,000	240,965,000
218	Colorado National Bank, Denver	1,925,069,000	1,965,520,000	308	90	958,604,000	298	146,772,000	101,724,000
219	Marquette Bank Minneapolis, NA	1,884,799,000	1,843,969,000	219		1,116,423,000	257	144,475,000	126,817,000
220	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,853,474,000	2,167,674,000	192	28	1,735,399,000	177	114,209,000	77,639,000
221	Bank One, Cleveland, NA	1,851,440,000	1,486,763,000	240	19	1,149,691,200	248	135,363,000	121,874,000
222	First National Bank of Ohio, Akron	1,825,431,000	796,977,000	222		1,591,697,783	68	164,366,000	163,606,000
223	Commerce Bank of Kansas City, NA, Mo.	1,819,579,000	1,644,094,000	229	6	1,182,532,000	243	119,232,000	112,593,000
224	Bank of Oklahoma, NA, Tulsa	1,801,796,000	1,576,061,000	232	8	1,576,119,000	194	105,435,000	70,122,000
225	First National Bank, Dayton, Ohio	1,795,273,000	917,861,000	341	116	705,965,000	361	156,665,000	71,530,000
226	Bank of Delaware, Wilmington	1,781,237,000	1,766,103,000	223	3	1,318,743,000	223	147,793,000	134,196,000
227	United Bank of Denver, NA	1,730,212,000	2,234,603,000	182	45	972,182,000	258	145,844,000	132,851,000
228	Union Planters National Bank, Memphis, Tenn.	1,727,750,000	1,862,631,000	218	10	1,533,295,000	199	142,900,000	131,530,000
229	Integra Bank/South, Uniontown, Pa.	1,726,529,000	1,035,370,000	313	84	934,657,716	305	116,815,000	78,497,000
230	First National Bank, Omaha, Neb.	1,722,272,000	1,468,137,000	246	16	692,042,933	384	121,556,000	105,733,000
231	Central Bank, NA, Denver	1,716,836,000†	699,835,000	413	182	939,373,000	303	113,597,233,000†	71,432,000
232	Central Carolina Bank & Trust Co., Durham, N.C.	1,710,667,000	1,676,392,000	228	4	1,141,457,000	256	145,009,000	196,101,000
233	Barnett Bank of Southwest Florida, Sarasota	1,694,618,000	1,676,720,000	227	6	878,772,000	169	115,378,000	100,042,000
234	San Diego Trust & Savings Bank, Calif.	1,683,074,000	1,463,900,000	241	7	194,804,402	239	113,330,000	103,223,000
235	Merchants Bank, NA, Allentown, Pa.	1,681,387,000	1,750,313,000	224	11	1,296,180,130	229	152,190,000	144,670,000
236	Barnett Bank of Jacksonville, NA, Fla.	1,657,686,000	1,837,711,000	220	16	1,268,547,000	225	114,238,000	105,142,000
237	First City, Texas-Dallas	1,629,413,000	1,963,321,000	209	28	753,310,000	359	41,115,000	97,007,000
238	Mercantile Safe Deposit & Trust Co., Baltimore	1,616,964,000	1,572,342,000	233	5	1,055,596,000	273	167,947,000	172,967,000
239	First Valley Bank, Bethlehem, Pa.	1,588,293,000	1,470,081,000	245	6	684,268,370	349	108,145,000	103,055,000
240	Trustco Bank New York, Schenectady	1,563,478,000	783,761,000	384	144	583,102,000	430	107,559,000	54,979,000
241	Sunwest Bank of Albuquerque, NA, N.M.	1,553,769,000	1,510,768,000	239	3	1,411,564,000	213	132,706,000	126,310,000
242	Banco Central Corp., Hato Rey, P.R.	1,535,897,000	1,326,048,000	250	8	1,061,861,452	270	64,951,000	141,086,000
243	Merchants Bank, Kansas City, Mo.	1,528,992,000	1,517,443,000	236	5	1,249,572,000	233	94,648,000	120,332,000
244	Norwest Bank Nebraska, NA, Omaha	1,528,810,000	1,324,721,000	261	17	192,696,000	241	106,247,000	71,929,000
245	IBJ Schroder Bank & Trust Co., New York	1,526,369,000	1,317,147,000	265	20	1,413,195,000	211	289,362,000	326,221,000
246	National Bank of Alaska, Anchorage	1,525,029,000	1,564,437,000	234	12	885,992,000	317	222,143,000	202,171,000
247	Sun Bank of Tampa Bay, Tampa, Fla.	1,502,295,000	1,308,963,000	267	20	1,176,700,000	244	110,682,000	109,034,000
248	Summit Bank, Fort Wayne, Ind.	1,477,852,000	1,419,512,000	250	2	1,030,733,000	278	124,686,000	111,503,000
249	Dominion Bank of Middle Tennessee, Nashville	1,477,770,000	1,463,571,000	243	6	588,171,000	428	99,991,000	88,252,000
250	Colonial Bank, Montgomery, Ala.	1,453,736,000	1,342,285,000	257	7	600,065,000	422	111,228,000	106,723,000
251	Jefferson National Bank, Charlottesville, Va.	1,450,115,000	1,363,064,000	255	4	1,092,905,000	264	142,636,000	135,440,000
252	Fleet Bank-NH, Nashua	1,440,795,000	1,547,210,000	236	16	617,464,223	413	86,499,000	86,054,000
253	Security Bank & Trust Co., Southgate, Mich.	1,429,373,000	1,443,781,000	246	5	1,080,017,000	266	119,150,000	111,083,000
254	Key Bank of Oregon, Portland	1,423,210,000	1,262,135,000	273	19	887,505,000	316	101,553,000	91,988,000
255	Bankers Trust (Delaware), Wilmington	1,419,835,000	1,409,886,000	252	3	30,132,455		315,058,000	295,428,000
256	National Bank of Commerce, Memphis, Tenn.	1,419,151,000	1,322,914,000	262	6	1,026,522,000	279	141,598,000	126,541,000
257	Barnett Bank of Tampa, NA, Fla.	1,416,256,000	1,463,672,000	242	15	1,007,162,000	286	102,267,000	77,307,000
258	Bank of Mississippi, Tupelo	1,406,719,000	1,320,339,000	264	6	972,022,000	294	143,508,000	132,870,000
259	Central Jersey Bank & Trust Co., Freehold, N.J.	1,400,639,000	1,306,578,000	268	9	1,013,947,000	263	110,908,000	101,474,000
260	Fifth Third Bank of Toledo, NA, Ohio	1,368,191,000	935,379,000	333	73	697,473,000	363	154,221,000	79,770,000
261	United States Trust Co., Boston	1,366,050,000	1,724,913,000	225	36	813,482,000	335	93,373,000	82,955,000
262	American Express Centurion Bank, Newark, Del.	1,355,961,000	2,532,359,000	161	99			657,544,000	533,462,000
263	Sunburst Bank, Grenada, Miss.	1,341,773,000	1,202,114,000	279	16	1,008,726,000	285	100,719,000	94,970,000
264	United Counties Trust Co., Cranford, N.J.	1,335,753,000	1,121,903,000	294	30	936,629,627	304	117,991,000	110,939,000
265	Mark Twain Bank, Ladue, Mo.	1,326,612,000	1,346,751,000	256	9	1,014,227,000	281	118,775,000	109,519,000
266	International Bank of Commerce, Laredo, Tex.	1,314,535,000	1,202,396,000	278	12	529,761,949	471	86,624,000	72,793,000
267	Marine Bank, Warren, Pa.	1,287,581,000	1,251,147,000	274	7	876,141,000	324	130,428,000	118,502,000
268	Manufacturers Hanover Bank (Delaware), Wilmington	1,261,595,000	1,011,716,000	316	48	1,277,068,647	228	103,813,000	241,914,000
269	First USA Bank, Wilmington, Del.	1,252,897,000	844,345,000	365	96	585,614,000	429	196,325,000	172,257,000
270	Key Bank of Washington, Seattle	1,238,455,000	1,167,216,000	289	19	666,823,000	394	93,076,000	86,244,000
271	Colonial National Bank USA, Wilmington, Del.	1,237,249,000	1,058,042,000	310	39	770,725,000	353	91,712,000	78,850,000
272	Gainer Bank, NA, Gary, Ind.	1,235,643,000	1,184,307,000	281	9	724,697,039	370	110,921,000	102,975,000
273	Comerica Bank-Texas, Dallas	1,219,514,000	1,025,165,000	315	42			99,774,000	86,980,000
274	Citibank (Maryland), NA, Towson	1,218,620,000	909,992,000	346	72	53,719,000	4708	214,733,000	22,096,600
275	First National Bank, Evergreen Park, Ill.	1,213,563,000	733,487,000	403	128	550,680,000	454	118,233,000	72,681,000
276	Affiliated Bank, Franklin Park, Ill.	1,211,703,000	1,181,428,000	283	7			142,441,000	107,867,000
277	York Bank & Trust Co., Pa.	1,206,726,000	1,204,826,000	277		825,320,000	329	129,554,000	87,093,000
278	First Deposit National Bank, Tilton, N.H.	1,205,145,000	1,208,287,000	276	2			109,660,000	88,956,000
279	Delaware Trust Co., Wilmington	1,203,788,000	1,155,167,000	290	11	951,852,000	300	113,474,000	105,232,000
280	Victoria Bank & Trust Co., Tex.	1,203,472,000	1,127,336,000	293	13	523,736,502	473	103,310,000	89,227,000
281	Huntington Banks of Michigan, Troy	1,192,215,000	812,268,000					119,426,000	43,066
282	Westamerica Bank, NA, San Rafael, Calif.	1,188,888,000	1,188,182,000	280	2	1,078,063,000	267	90,924,000	82,886,000
283	Fuji Bank Trust Co., New York	1,185,729,000	1,268,602,000	272	11	1,245,058,704	235	188,750,000	186,685,000
284	Brown Brothers Harriman & Co., New York	1,176,086,000	1,109,456,000	298	14	961,734,562	297	124,000,000	112,000,000
285	First National Bank, Albuquerque, N.M.	1,173,432,000	1,179,302,000	286	1	947,872,000	302	72,593,000	73,114,000
286	First Citizens Bank & Trust Co., Columbia, S.C.	1,173,131,000	933,892,000	334	48	708,806,082	378	70,965,000	62,331,000
287	Provident Bank of Maryland, Baltimore	1,171,592,000	1,146,332,000	291	4			111,917,000	110,029,000
288	First American Bank of New York	1,165,062,000	1,309,940,000	266	22	975,302,000	293	68,819,000	110,707,000
289	First American Bank, Atlanta	1,160,051,000	1,271,660,000	271	18	1,247,533,000	234	73,119,000	86,171,000
290	Texas Commerce Bank-El Paso, NA	1,159,770,000	1,113,986,000	295	5	706,542,000	380	76,005,000	81,408,000
291	Security Pacific Bank Oregon, Portland	1,153,055,000	1,180,195,000	285	6	825,109,000	330	93,502,000	90,145,000
292	Liberty National Bank & Trust Co., Oklahoma City	1,148,305,000	1,106,562,000	300	8	1,793,574,000	174	89,154,000	82,838,000
293	First Bank of Montana, NA, Billings	1,146,366,000	1,175,998,000	288	5			103,168,000	96,777,000
294	Barnett Bank of Volusia Cty., De Land, Fla.	1,132,810,814	1,180,775,000	284	10	560,276,000	446	68,518,205	56,051,000
295	Amalgamated Bank, New York	1,127,410,000	1,050,772,000	311	16	1,105,358,125	250	87,143,000	85,804,000
296	First of America Bank-Mid Michigan, NA, Bay City	1,120,938,000	1,080,378,000	305	9			84,355,000	83,873,000
297	Tokai Bank of California, Los Angeles	1,120,816,000	1,059,501,000	309	12	999,673,000	423	122,696,000	114,616,000
298	FirsTier Bank, NA, Omaha, Neb.	1,118,444,000	1,221,893,000	275	23	994,429,000	268	92,555,000	88,856,000
299	First Commercial Bank NA, Little Rock, Ark.	1,116,519,000	817,936,000	374	75	797,119,000	340	75,662,000	64,690,000
300	First American Bank, NA, Washington, D.C.	1,115,000,000	1,579,868,000	231	69	1,299,886,000	225	88,000,000	99,864,000
	TOTALS FOR THE TOP 300 BANKS OF 1991 ($ bil.)	1,732.7	1,666.3	-4.0%		1,290.2		137.439	125.578
	TOTALS FOR ALL FDIC INSURED BANKS[1] ($ bil.)	2,687.4	2,650.0	-1.4%		2,283.5		232.237	218.765

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1991, and various state banking departments. Deposits for 1991 may not be comparable with deposits reported for 1990 and 1986 because of mergers or changes in accounting principles. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. Equity capital is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. For large banks, equity capital also includes the cumulative foreign currency translation adjustments.

N.A. — Not available. (1) — Data for Dec. 31, 1991, were not available. Therefore, data for Sept. 30, 1991, were used. (2) — Data are from the Federal Deposit Insurance Corp., Washington, D.C.

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Top 300 Commercial Banks in Total Assets

In order of total assets on Dec. 31, 1991, compared with Dec. 31, 1990, with branches and employees

Rank 12/91		Assets 12/31/91	Assets 12/31/90	Rank 12/31/90	Change in Rank	Total No. of Branches 12/31/91	Total No. of Branches 12/31/90	Total No. of Employees 12/31/91	Total No. of Employees 12/31/90
1	Citibank, NA, New York	162,682,000,000	157,821,000,000	1		605	N.A.	62,000	64,065
2	Bank of America NT&SA, San Francisco	99,643,000,000	96,281,000,000	2		899	918	44,798	47,000
3	Morgan Guaranty Trust Co., New York	78,981,011,000	68,645,842,000	4	1	21	18	10,704	10,649
4	Chase Manhattan Bank, NA, New York	75,097,000,000	73,360,000,000	3	1	365	266	27,300	28,701
5	Manufacturers Hanover Trust Co., New York	59,633,000,000	57,753,000,000	5		252	248	17,047	18,567
6	Security Pacific National Bank, Los Angeles	53,378,749,000	55,681,500,000	6		628	656	14,986	16,634
7	Bankers Trust Co., New York	52,680,000,000	53,681,000,000	8	1	14	16	10,089	11,753
8	Wells Fargo Bank, NA, San Francisco	51,747,459,000	53,823,569,000	7	1	613	574	20,954	21,435
9	Chemical Bank, New York	49,434,000,000	48,160,000,000	9		230	223	14,031	14,648
10	Bank of New York	36,578,237,000	42,383,461,000	10		249	252	11,985	12,655
11	NCNB Texas National Bank, Dallas	32,480,301,000	32,729,399,000	12	1	283	243	16,645	15,660
12	First National Bank, Chicago	32,380,114,000	35,994,265,000	11	1	43	0	9,151	9,398
13	Mellon Bank, NA, Pittsburgh	28,006,008,000	17,381,784,000	21	8	383	4	13,428	8,444
14	First Union National Bank of Florida, Jacksonville	26,607,848,000	16,682,706,000	23	9	565	335	12,031	7,835
15	First National Bank, Boston	26,197,504,000	24,866,576,000	14	1	210	208	12,426	13,331
16	Republic National Bank of New York	24,677,973,000	22,914,176,000	15	1	37	38	2,862	2,818
17	Continental Bank, NA, Chicago	23,790,000,000	26,737,000,000	13	4	7	9	5,019	6,349
18	NBD Bank, NA, Detroit	22,964,748,000	21,858,195,000	16	2	349	341	7,943	8,043
19	First Interstate Bank of California, Los Angeles	19,743,821,000	19,068,021,000	19		340	343	10,730	13,590
20	Pittsburgh National Bank	19,739,911,000	16,529,301,000	25	5	139	118	4,850	4,344
21	NCNB National Bank of North Carolina, Charlotte	18,824,934,000	19,070,326,000	18	3	234	242	4,890	8,122
22	Union Bank, San Francisco	17,473,723,000	16,313,083,000	26	4	181	185	7,283	7,313
23	Wachovia Bank of North Carolina, NA, Winston-Salem	17,081,512,000	16,844,993,000	22	1	226	224	5,214	5,366
24	Marine Midland Bank, NA, Buffalo, N.Y.	16,497,180,000	19,546,106,000	17	7	317	319	9,934	10,142
25	First Union National Bank of North Carolina, Charlotte	15,877,902,000	18,738,779,000	20	5	270	273	7,377	7,442
26	State Street Bank & Trust Co., Boston	15,074,640,000	11,730,237,000	37	11	6	10	7,649	7,434
27	CoreStates Bank, NA, Philadelphia	14,964,181,000	16,537,098,000	24	3	123	128	8,276	4,337
28	National Westminster Bank USA, New York	14,939,098,000	16,246,421,000	27	1	132	263	4,651	4,758
29	First Fidelity Bank, NA, Newark, N.J.	14,231,500,000	11,615,529,000	38	9	294	171	5,224	4,183
30	Bank One, Texas, NA, Dallas	13,622,330,000	14,401,828,000	28	2	148	132	5,952	5,850
31	Sovran Bank, NA, Richmond	13,074,665,000	14,340,650,000	29	2	280	282	7,052	7,107
32	Key Bank of New York NA, Albany	12,873,172,000	4,622,944,000	124	92	307	141	5,414	1,979
33	NationsBank of Georgia, NA, Atlanta	12,249,683,000	13,458,315,000	31	2	194	201	6,552	7,073
34	Comerica Bank, Detroit	12,233,567,000	10,419,067,000	46	12	215	141	4,401	3,635
35	NCNB National Bank of Florida, Tampa	12,186,022,000	12,186,022,000	35		259	259	5,099	5,099
36	Seattle First National Bank	12,008,105,000	12,380,232,000	34	2	185	188	6,160	6,371
37	Manufacturers Bank, NA, Detroit	12,003,349,000	9,909,616,000	50	13	130	104	5,350	4,956
38	Maryland National Bank, Baltimore	11,667,301,000	14,225,798,000	30	8	206	226	5,728	5,730
39	Harris Trust & Savings Bank, Chicago	11,661,817,000	10,029,777,000	49	10	2	2	3,904	3,800
40	Shawmut Bank, NA, Boston	11,299,426,000	10,765,996,000	41	1	124	199	4,886	5,680
41	Norwest Bank Minnesota, NA, Minneapolis	11,013,560,000	11,340,493,000	40	1	84	85	3,181	3,055
42	Midlantic National Bank, Newark, N.J.	11,006,268,000	9,242,653,000	60	18	283	209	5,492	4,276
43	United States National Bank, Portland, Ore.	10,968,296,000	10,691,424,000	44	1	192	193	6,337	5,901
44	Connecticut National Bank, Hartford	10,752,273,000	11,949,508,000	36	8	154	167	5,386	5,277
45	First Bank NA, Minneapolis	10,550,952,000	11,530,717,000	39	6	38	40	2,724	2,609
46	Northern Trust Co., Chicago	10,462,166,000	9,412,611,000	57	11	5	2	4,448	4,429
47	Crestar Bank, Richmond	10,431,284,000	10,710,958,000	42	5	242	233	5,152	5,580
48	Bank of Hawaii, Honolulu	10,322,091,000	9,486,906,000	54	6	82	79	3,657	3,620
49	Chase Manhattan Bank (USA), Wilmington, Del.	10,073,336,000	10,706,688,000	43	6	1	1	2,024	1,971
50	Texas Commerce Bank, NA, Houston	9,807,579,000	9,678,825,000	52	2	32	31	4,344	4,440
51	Meridian Bank, Reading, Pa.	9,729,507,000	10,208,572,000	48	3	215	185	4,271	4,859
52	Valley National Bank of Arizona, Phoenix	9,631,344,000	9,434,502,000	55	3	219	228	6,475	6,626
53	American Express Centurion Bank, Newark, Del.	9,552,583,000	9,369,644,000	58	5	1	1	416	423
54	Huntington National Bank, Columbus, Ohio	9,422,769,000	8,771,333,000	65	11	183	176	3,491	2,816
55	Fleet National Bank, Providence, R.I.	9,398,595,000	9,753,976,000	51	4	43	43	3,014	3,122
56	Boatmen's National Bank, St. Louis	9,356,748,000	10,396,583,000	47	9	63	58	3,592	3,034
57	Bank of Tokyo Trust Co., New York	9,234,583,000	8,771,093,000	66	9	4	5	392	373
58	Michigan National Bank, Farmington Hills	9,136,966,000	9,419,532,000	56	2	190	203	4,990	4,975
59	Wachovia Bank of Georgia, NA, Atlanta	8,826,079,000	9,155,029,000	61	2	137	143	3,196	3,218
60	Trust Company Bank, Atlanta	8,679,948,000	6,820,515,000	81	21	101	52	3,589	2,921
61	BayBank Middlesex, Burlington, Mass.	8,672,435,000	4,350,934,000	135	74	191	101	3,585	1,773
62	Boston Safe Deposit & Trust Co.	8,621,304,000	9,329,719,000	59	-3	3	1	2,105	2,666
63	Fidelity Bank, NA, Philadelphia	8,497,940,000	8,942,257,000	63		135	118	3,379	3,027
64	Bank of California, NA, San Francisco	8,490,667,000	8,493,807,000	68	4	65	74	3,372	3,809
65	AmSouth Bank NA, Birmingham, Ala.	8,306,804,000	7,681,286,000	73	8	152	154	4,476	4,498
66	National City Bank, Cleveland	8,238,330,000	8,182,918,000	69	3	79	82	3,143	3,032
67	Ameritrust Co., Cleveland	8,220,319,000	8,654,303,000	67		128	142	3,725	3,985
68	Society National Bank, Cleveland	8,206,961,000	7,707,338,000	72	4	118	133	1,950	3,473
69	Fleet Bank, NA, Hartford, Conn.	8,102,504,000	2,364,015,000	215	146	164	45	2,884	735
70	Banco Popular de Puerto Rico, San Juan	8,053,011,000	8,777,692,000	64	-6	191	192	6,618	6,615
71	Signet Bank/Virginia, Richmond	7,878,548,000	7,991,481,000	70	-1	97	133	3,361	3,844
72	Citibank (South Dakota), NA, Sioux Falls	7,837,470,000	10,460,383,000	45	27	1	0	4,045	4,120
73	First Tennessee Bank, NA, Memphis	7,772,973,000	6,476,127,000	87	14	192	162	3,949	3,850
74	Greenwood Trust Co., New Castle, Del.	7,567,138,000	7,055,746,000	78	4	2	1	1,366	1,216
75	Provident National Bank, Philadelphia	7,562,528,000	9,021,437,000	62	13	67	69	2,981	3,182
76	Sanwa Bank California, San Francisco	7,473,807,000	7,140,099,000	76		105	107	2,899	3,279
77	Dominion Bank, NA, Roanoke, Va.	7,205,693,000	6,527,978,000	84	7	197	135	2,505	2,159
78	Fleet Bank of Massachusetts, NA, Boston (a)	7,068,910,000	13,428,614,000	32	46	150	N.A.	4,559	6,207
79	Manufacturers & Traders Trust Co., Buffalo, N.Y.	7,039,401,000	5,474,813,000	102	23	82	80	2,566	2,225
80	Security Pacific Bank Washington, NA, Seattle	7,019,243,000	7,813,116,000	71	9	165	163	3,846	4,100
81	C&S National Bank of Florida, Fort Lauderdale	6,905,212,000	6,504,266,000	85	4	178	178	3,461	3,553
82	First National Bank of Maryland, Baltimore	6,738,220,000	7,222,067,000	74	8	145	141	3,845	4,122
83	Central Fidelity Bank, Richmond	6,735,622,000	6,173,634,000	91	8	187	196	3,157	3,206
84	Barnett Bank of South Florida, NA, Miami	6,700,495,494	6,467,260,000	88	4	87	86	2,198	2,319
85	South Carolina National Bank, Columbia	6,677,661,000	6,921,017,000	79	6	160	160	3,775	3,590
86	First Interstate Bank of Arizona NA, Phoenix	6,546,477,000	6,710,967,000	82	-4	193	192	4,572	4,661
87	First Alabama Bank, Montgomery	6,437,200,000	6,176,483,000	90	3	161	157	4,201	4,140
88	Norstar Bank of Upstate NY, Albany	6,432,764,000	4,804,824,000	116	28	142	119	2,133	1,831
89	First American National Bank, Nashville, Tenn.	6,367,796,000	6,482,160,000	86	-3	136	141	2,971	3,393
90	Citibank (New York State), Pearlton	6,299,631,000	5,680,632,000	96	6	25	24	1,909	2,342
91	Security Pacific Bank Arizona, Phoenix	6,292,359,000	4,311,569,000	137	46	100	90	1,860	1,846
92	United Jersey Bank, Hackensack, N.J.	6,275,739,000	5,542,400,000	99	7	78	69	1,989	1,722
93†	Citibank (Nevada), NA, Las Vegas	6,252,842,000†	5,420,451,000	103	30	4	4	1,244	1,157
94	National Westminster Bank NJ, Jersey City	6,115,929,000	7,079,656,000	77	-17	134	135	2,689	3,062
95	BancOhio National Bank, Columbus	5,971,944,000	5,652,343,000	97	2	134	128	3,798	3,843
96	Bank One, Columbus, NA, Ohio	5,915,765,000	5,066,048,000	109	13	58	47	2,738	2,239
97	LaSalle National Bank, Chicago	5,828,034,000	4,915,576,000	112	15	4	3	735	899
98	First Florida Bank, NA, Tampa	5,762,592,000	5,771,961,000	94	4	144	155	3,933	4,129
99	MBNA America Bank, NA, Newark, Del.	5,725,067,000	4,451,523,000	129	30	2	2	4,964	3,271
100	Team Bank, Dallas	5,666,042,000	4,974,371,000	110	10	57	48	2,680	2,899

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1991, and various state banking departments. Assets for 1991 may not be comparable with assets reported for 1990 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **Total No. of Branches:** includes domestic and foreign branches. **Total No. of Employees:** full time equivalent. (a)— The 1990 data are for the former Bank of New England NA. (†)— Revised since publication on March 26, 1992. Year-end data were not available at that time. N.A. — Not available.

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Top 300 Commercial Banks in Total Assets

In order of total assets on Dec. 31, 1991, compared with Dec. 31, 1990, with branches and employees

Rank 12/91		Assets 12/31/91	Assets 12/31/90	Rank 12/31/90	Change in Rank	Total No. of Branches 12/31/91	Total No. of Branches 12/31/90	Total No. of Employees 12/31/91	Total No. of Employees 12/31/90
101	First Interstate Bank of Oregon, NA, Portland	5,620,998,000	5,874,919,000	93	-8	164	176	4,097	4,109
102	Bank of America Arizona, Phoenix	5,500,000,000	5,503,875,000	101	-1	111	117	1,500	1,432
103	First Citizens Bank & Trust Co., Raleigh, N.C.	5,448,323,000	4,795,181,000	117	14	321	326	3,667	3,783
104	Sovran Bank/Tennessee, Nashville	5,428,613,000	5,339,080,000	105	1	114	102	2,596	2,886
105	First Interstate Bank of Texas, NA, Houston	5,385,237,000	5,155,949,000	107	2	91	63	3,087	3,156
106	Branch Banking & Trust Co., Wilson, N.C.	5,379,927,000	4,450,626,000	130	24	193	176	2,853	2,702
107	First Hawaiian Bank, Honolulu	5,349,829,000	5,092,271,000	108	1	51	50	2,514	2,204
108	U.S. Bank of Washington, NA, Seattle	5,338,022,000	5,525,483,000	100	8	140	138	2,837	2,901
109	Sumitomo Bank of California, San Francisco	5,281,060,000	4,794,621,000	118	9	48	47	1,676	1,686
110	Chase Lincoln First Bank, NA, Rochester, N.Y.	5,264,355,000	6,143,935,000	92	18	108	113	3,042	3,115
111	Industrial Bank of Japan Trust Co., New York	5,250,815,000	4,350,491,000	136	25	2	2	148	141
112	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	5,226,240,000	5,756,600,000	95	-17	44	40	2,012	2,033
113	JP Morgan Delaware, Wilmington	5,065,820,000	5,293,425,000	106	-7	1	2	138	164
114	Chemical Bank New Jersey, NA, East Brunswick	5,046,136,000	4,912,004,000	113	-1	130	129	1,992	1,841
115	Hibernia National Bank, New Orleans	4,998,627,000	6,560,190,000	83	32	110	153	2,637	3,163
116	NCNB National Bank of South Carolina, Columbia	4,992,909,000	4,789,287,000	119	3	108	121	1,450	1,514
117	Riggs National Bank, Washington, D.C.	4,982,662,000	6,313,294,000	89	28	34	46	1,924	2,183
118	Fifth Third Bank, Cincinnati	4,911,302,000	4,515,079,000	127	9	85	77	2,580	2,464
119	INB National Bank, Indianapolis	4,898,113,000	4,857,246,000	114	5	64	114	2,209	2,176
120	Central Bank of the South, Birmingham, Ala.	4,768,749,000	4,394,888,000	132	12	78	78	2,377	2,351
121	European American Bank, New York	4,766,917,000	4,779,621,000	120	-1	88	90	2,273	2,465
122	Bank One, Indianapolis, NA	4,741,183,000	4,459,028,000	128	6	70	62	1,935	1,818
123	Sun Bank NA, Orlando, Fla.	4,727,776,000	4,604,063,000	125	2	65	65	1,888	2,042
124	Mercantile Bank of St. Louis, NA	4,721,926,000	4,653,075,000	122	2	39	31	2,302	2,322
125	First National Bank, Louisville, Ky.	4,705,795,000	4,418,386,000	131	6	55	55	1,613	1,696
126	IBJ Schroder Bank & Trust Co., New York	4,629,876,000	5,411,555,000	104	-22	2	5	758	800
127	First Wisconsin National Bank, Milwaukee	4,565,455,000	3,926,609,000	144	17	35	20	2,784	2,457
128	City National Bank, Beverly Hills	4,562,262,000	4,957,622,000	111	-17	23	23	1,998	2,358
129	American National Bank & Trust Co., Chicago	4,529,343,000	4,769,348,000	121	-8	7	5	1,649	1,706
130	First Union National Bank of Georgia, Atlanta	4,526,769,000	4,374,612,000	134	4	115	124	1,974	2,189
131	Israel Discount Bank of New York	4,525,314,000	4,851,565,000	115	-16	6	6	729	736
132	American Security Bank, NA, Washington, D.C.	4,456,065,000	5,612,314,000	98	-34	28	27	899	1,466
133	Continental Bank, Norristown, Pa.	4,312,662,000	4,528,908,000	126	-7	63	63	1,650	1,742
134	Bank IV Kansas, NA, Wichita	4,139,635,000	1,668,337,000	262	128	67	14	1,255	685
135	Sovran Bank/Maryland, Bethesda	4,131,560,000	4,392,466,000	133	-2	82	85	2,023	2,066
136	Integra National Bank/Pittsburgh	4,075,541,000	2,923,114,000	177	41	89	66	950	787
137	SouthTrust Bank of Alabama, NA, Birmingham	4,074,533,000	3,902,512,000	145	8	47	45	2,095	1,986
138	Wilmington Trust Co., Del.	4,061,467,000	3,834,057,000	147	9	38	36	1,971	1,936
139	Bank South, NA, Atlanta	4,047,297,000	4,139,344,000	139		128	99	2,606	2,068
140	National Community Bank, Rutherford, N.J.	4,019,228,000	4,053,170,694	141	-1	115	116	1,913	2,113
141	Citibank (Maryland), NA, Towson	3,954,994,000	3,415,983,000	160	19	15	15	1,004	814
142	Deposit Guaranty National Bank, Jackson, Miss.	3,899,323,000	3,860,764,000	146	4	101	101	1,744	1,730
143	Star Bank, NA, Cincinnati	3,878,325,000	3,311,316,000	163	20	66	41	1,432	1,038
144	Trustmark National Bank, Jackson, Miss.	3,871,769,000	3,693,248,999	151	7	121	115	1,967	1,966
145	First Security Bank of Utah, NA, Salt Lake City	3,858,969,000	3,627,643,000	154	9	106	101	1,682	1,683
146	Premier Bank, NA, Baton Rouge, La.	3,855,996,000	3,943,719,000	143	-3	97	100	2,711	2,638
147	Norstar Bank, NA, Buffalo, N.Y.	3,836,662,000	4,248,776,000	138	-9	107	107	1,611	1,630
148	Imperial Bank, Los Angeles	3,755,957,000	3,026,980,000	170	22	11	13	1,009	979
149	Norwest Bank Iowa, NA, Des Moines	3,754,263,000	3,408,454,000	161	12	42	28	2,343	2,091
150	Citizens & Southern National Bank, Columbia, S.C.	3,741,008,000	4,098,557,000	140	-10	122	133	2,337	2,499
151	First City, Texas-Houston, NA	3,615,631,000	6,893,489,000	80	-71	26	28	2,640	2,423
152	First Interstate Bank of Washington NA, Seattle	3,604,013,000	3,557,856,000	157	5	109	108	2,561	2,628
153	FCC National Bank, Wilmington, Del.	3,592,561,000	3,704,727,000	150	-3	0	0	1,704	1,758
154	West One Bank, Idaho, NA, Boise	3,590,758,000	3,281,901,000	164	10	78	87	1,648	1,636
155	Old Kent Bank & Trust Co., Grand Rapids, Mich.	3,562,905,000	3,265,610,000	165	10	49	48	1,314	1,260
156	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	3,550,247,000	2,607,074,000	203	47	85	59	1,705	1,265
157	Union Trust Co., Stamford, Conn.	3,483,336,000	3,354,129,000	162	5	70	70	1,662	1,619
158	Bank of the West, Walnut Creek, Calif.	3,448,306,000	2,674,644,000	196	40	99	84	1,967	1,970
159	Merchants National Bank & Trust Co., Indianapolis	3,439,205,000	3,766,165,000	148	-11	44	46	1,558	944
160	Central Trust Co., NA, Cincinnati	3,420,077,000	3,686,113,000	152	-8	58	51	1,645	1,852
161	Banco Santander Puerto Rico, Hato Rey	3,380,066,000	3,561,853,000	156	-5	57	57	1,160	1,181
162	Signet Bank/Maryland, Baltimore	3,379,972,000	3,512,768,000	158	-4	79	95	1,417	1,625
163	Provident Bank, Cincinnati	3,366,575,000	2,290,781,000	219	56	52	32	1,204	957
164	Fleet Bank of Maine, Portland	3,352,314,000	1,809,474,000	251	87	120	83	1,155	973
165	Bank of New York (Delaware), Wilmington	3,276,447,000	4,624,863,000	123	-42	3	3	799	801
166	United Jersey Bank/Central, NA, Princeton, N.J.	3,257,773,000	2,486,381,000	206	40	77	63	1,148	952
167	First Interstate Bank of Nevada, NA, Las Vegas	3,248,260,000	3,723,540,000	149	-18	69	75	2,104	2,152
168	CoreStates New Jersey National Bank, Pennington	3,194,252,000	2,953,811,000	174	6	82	87	1,389	1,391
169	Bank of Baltimore	3,188,371,000	3,489,250,000	159	-10	32	51	1,217	1,095
170	Barclays Bank of New York, NA	3,187,144,000	3,233,787,000	166	-4	64	64	1,225	1,340
171	Zions First National Bank, Salt Lake City, Utah	3,179,981,000	3,125,047,000	167	-4	78	77	1,575	1,471
172	Valley Bank of Nevada, Las Vegas	3,163,057,000	2,933,238,000	176	-4	68	60	1,839	1,873
173	Equibank, Pittsburgh	3,150,270,000	2,810,190,000	184	-11	62	55	1,513	1,631
174	First National Bank of Commerce, New Orleans	3,123,658,000	2,837,264,000	181	-7	36	35	1,215	1,093
175	Puget Sound National Bank, Tacoma, Wash.	3,122,091,000	2,807,001,000	185	-10	96	91	2,162	2,114
176	Boatmen's First National Bank, Kansas City, Mo.	3,107,595,000	2,968,794,000	173	-3	35	33	1,520	1,703
177	NationsBank of Delaware, Dover	3,060,215,000	837,827,000			0	0	103	67
178	Third National Bank, Nashville, Tenn.	3,039,698,000	2,686,280,000	196	-18	52	34	1,378	1,148
179	Liberty National Bank & Trust Co., Louisville, Ky.	3,015,891,000	2,612,751,000	202	-23	42	42	1,454	1,420
180	Southern National Bank of North Carolina, Lumberton	2,989,346,000	2,690,407,000	193	-13	117	1	1,731	1,792
181	Rhode Island Hospital Trust National Bank, Providence	2,982,203,000	2,881,288,000	179	-2	39	36	1,360	1,402
182	First of America Bank-Southeast Michigan, NA, Detroit	2,967,619,000	2,729,592,000	190	-8	74	67	1,409	1,137
183	First American Bank of Virginia, McLean	2,937,767,000	3,656,689,000	153	-30	106	107	1,079	1,420
184	Bank One, Milwaukee, NA	2,884,657,000	2,828,950,000	183	-1	34	34	1,149	1,165
185	National State Bank, Elizabeth, N.J.	2,883,408,000	2,153,189,000	229	-44	57	44	1,141	1,315
186	Texas Commerce Bank, NA, Dallas	2,869,430,000	2,246,710,000	221	-35	17	12	1,527	1,078
187	Bank One, Dayton, NA, Ohio	2,860,374,000	2,788,350,000	186	-1	50	45	1,457	1,360
188	Whitney National Bank, New Orleans	2,858,145,000	2,839,396,000	180	-8	38	35	1,513	1,366
189	Society Bank, NA, Dayton, Ohio	2,843,464,000	3,014,190,000	172	-17	89	91	1,076	1,545
190	Norstar Bank, Melville, N.Y.	2,836,723,000	3,112,358,000	168	-22	74	78	1,080	1,073
191	Hamilton Bank, Lancaster, Pa.	2,834,010,000	2,902,171,000	178	-13	64	62	1,295	1,324
192	United Missouri Bank, NA, Kansas City	2,823,465,000	2,068,803,000	236	-44	25	6	1,990	1,706
193	United States Trust Co., New York	2,802,544,000	2,665,383,000	199	-6	6	6	1,786	1,845
194	Citibank (Delaware), New Castle	2,796,675,000	2,437,578,000	208	-14	0	1	799	870
195	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	2,777,315,100	2,755,343,000	188	-7	50	51	1,021	1,078
196	Integra National Bank/North, Titusville, Pa.	2,758,595,000	1,179,304,000	336	-140	67	33	975	454
197	M & I Marshall & Ilsley Bank, Milwaukee	2,754,199,000	2,648,613,000	200	-3	25	18	1,055	1,117
198	First Virginia Bank, Falls Church	2,736,968,000	2,174,896,000	228	-30	85	83	1,403	1,376
199	Valley National Bank, Passaic, N.J.	2,705,560,000	1,859,135,000	245	-45	51	27	908	702
200†	Bank Leumi Trust Co. of New York	2,694,800,000†	3,108,673,000	169	-30	20	19	882	1,000

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Top 300 Commercial Banks in Total Assets

In order of total assets on Dec. 31, 1991, compared with Dec. 31, 1990, with branches and employees

Rank 12/31/91		Assets 12/31/91	Assets 12/31/90	Rank 12/31/90	Change in Rank	Total No. of Branches 12/31/91	Total No. of Branches 12/31/90	Total No. of Employees 12/31/91	Total No. of Employees 12/31/90
201	Citizens Bank of Maryland, Laurel	2,691,534,000	2,405,559,000	210	9	109	122	1,503	1,554
202	First Security Bank of Idaho, NA, Boise	2,651,186,000	2,395,683,000	212	10	82	82	1,152	1,174
203	Barnett Bank of Central Florida, NA, Orlando	2,615,576,000	2,688,254,000	195	-8	50	52	1,029	1,070
204	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	2,597,968,000	2,774,730,000	187	-17	49	51	775	850
205	Norwest Bank South Dakota, NA, Sioux Falls	2,580,537,000	2,313,399,000	218	13	36	34	892	843
206	First Fidelity Bank, NA/North Jersey, Totowa	2,566,256,000	2,742,623,000	189	-17	56	62	706	910
207	Commerce Bank of St. Louis, NA, Clayton, Mo.	2,535,649,000	2,384,660,000	213	6	39	29	1,247	1,145
208	Society Bank & Trust Co., Toledo, Ohio	2,534,394,000	2,829,951,000	182	-26	80	82	977	1,365
209	Bank of Boston Connecticut, Waterbury	2,519,365,000	2,432,178,000	209		41	50	1,100	1,260
210	Citibank (Arizona), Phoenix	2,507,297,000	2,707,957,000	191	-19	60	60	1,548	1,784
211	Citizens First National Bank, Ridgewood, N.J.	2,494,829,000	2,698,572,000	192	-19	50	51	970	980
212	Centura Bank, Rocky Mount, N.C.	2,469,037,000	2,340,343,000	217	5	105	103	1,392	1,457
213	Sun Bank/South Florida, NA, Fort Lauderdale	2,462,621,000	2,223,374,000	223	10	48	46	1,075	1,124
214	First Eastern Bank, NA, Wilkes-Barre, Pa.	2,436,926,000	2,684,102,000	197	-17	53	57	1,193	1,270
215	Sun Bank/Miami NA	2,434,300,000	2,228,468,000	222	7	24	24	1,001	1,038
216	United Bank of Denver, NA	2,430,718,000	3,024,885,000	171	-45	1	2	1,643	1,583
217	Bank One, Akron, NA, Ohio	2,428,806,000	1,470,842,000	294	77	67	37	1,155	737
218	Chase Manhattan Bank Connecticut, NA, Bridgeport (a)	2,426,693,000	2,107,777,000	232	-14	52	N.A.	857	978
219	Bank of America Oregon, Portland	2,420,026,000	152,129,000			65	N.A.	947	49
220	Bankers Trust (Delaware), Wilmington	2,406,582,000	3,617,242,000	155	-65	2	2	176	182
221	Frost National Bank, San Antonio, Tex.	2,385,031,000	2,455,391,000	207	-14	17	15	1,378	1,384
222	First Fidelity Bank, NA, South Jersey, Burlington	2,381,167,000	2,632,561,000	201	-21	56	74	717	1,037
223	United Carolina Bank, Whiteville, N.C.	2,375,360,000	2,357,526,000	216	7	115	110	1,773	1,663
224	Colorado National Bank, Denver	2,372,189,000	1,535,950,000	280	56	14	0	2,128	1,287
225	Key Bank of Maine, Augusta	2,350,711,000	1,942,808,000	240	15	105	93	1,145	1,017
226	Summit Trust Co., N.J.	2,332,981,000	1,581,506,000	271	45	35	22	1,018	758
227	Fuji Bank & Trust Co., New York	2,284,152,000	2,942,520,000	175	-52	2	2	156	167
228	Bank of Delaware, Wilmington	2,278,277,000	2,206,289,000	225	3	36	36	1,103	1,165
229†	Monogram Bank USA, Cincinnati	2,273,752,000†	489,586,000			1	1	961	282
230	Marquette Bank Minneapolis, NA	2,263,907,000	2,218,623,000	224	6	20	20	940	833
231	Union Planters National Bank, Memphis, Tenn.	2,222,289,000	2,369,756,000	214	-17	56	57	1,195	1,372
232	Commerce Bank of Kansas City, NA, Mo.	2,190,338,000	2,093,275,000	234	2	26	1	1,342	1,278
233	Trust Company of New Jersey, Jersey City	2,176,073,000	2,019,329,000	238	5	40	34	856	813
234	First USA Bank, Wilmington, Del.	2,168,489,000	1,675,637,000	260	26	1	1	591	597
235	Bank One, Cleveland, NA	2,156,810,000	1,867,608,000	244	9	69	49	1,158	1,000
236	Mercantile-Safe Deposit & Trust Co., Baltimore	2,125,301,000	2,119,545,000	231	5	17	17	1,035	1,024
237	First National Bank of Ohio, Akron	2,125,045,000	2,101,110,000	233	-4	65	67	1,394	1,373
238	Bank of Oklahoma, NA, Tulsa	2,101,113,000	1,799,906,000	252	14	14	13	1,270	1,055
239	Barnett Bank of Jacksonville, NA, Fla.	2,098,546,000	2,198,642,000	226	-13	32	32	761	773
240	National Bank of Alaska, Anchorage	2,064,331,000	2,053,370,000	237	3	52	57	1,138	1,332
241	First National Bank, Dayton, Ohio	2,062,547,000	1,092,585,000	350	109	30	30	811	740
242	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,024,472,000	2,404,600,000	211	-31	50	51	1,110	1,289
243	Marine Bank, Warren, Pa.	2,009,540,000	1,839,537,000	247	4	50	45	710	718
244	Household Bank, NA, Salinas, Calif.	1,997,157,000	1,220,517,000	327	83	1	0	0	0
245	Merchants Bank, NA, Allentown, Pa.	1,963,628,000	2,127,277,000	230	-15	47	50	756	911
246	Central Carolina Bank & Trust Co., Durham, N.C.	1,943,556,000	1,887,415,000	242	4	100	82	1,425	1,357
247	Sunwest Bank of Albuquerque, NA, N.M.	1,938,141,000	1,886,915,000	243	-4	24	28	1,430	1,426
248	Central Bank, NA, Denver	1,935,571,000	1,019,932,000	372	124	1	0	477	177
249	Integra Bank/South, Uniontown, Pa.	1,919,233,000	1,173,393,000	338	91	52	44	643	434
250	Daiwa Bank Trust Co., New York	1,914,047,000	2,198,574,000	227	-23	2	2	90	90
251	First National Bank, Omaha, Neb.	1,910,336,000	1,644,713,000	265	14	11	9	2,098	1,875
252	First Valley Bank, Bethlehem, Pa.	1,902,106,000	1,790,207,000	254	2	56	53	923	867
253	Norwest Bank Nebraska, NA, Omaha	1,901,134,000	1,542,738,000	279	26	7	7	688	710
254	Banco Central Corp., Hato Rey, P.R.	1,887,731,000	1,751,563,000	257	3	21	22	598	593
255	Chemical Bank (Delaware), Wilmington	1,860,279,000	1,977,040,000	239	-16	1	1	283	326
256	National Bank of Commerce, Memphis, Tenn.	1,851,594,000	1,755,222,000	256		29	28	806	781
257	Barnett Bank of Southwest Florida, Sarasota	1,843,037,000	1,827,525,000	248	9	30	29	501	553
258	Summit Bank, Fort Wayne, Ind.	1,835,173,000	1,779,341,000	255	3	21	21	767	764
259	San Diego Trust & Savings Bank, Calif.	1,830,497,000	1,617,649,000	267	8	49	49	1,495	1,491
260	Amalgamated Bank, New York	1,827,248,000	1,569,594,000	273	13	4	3	413	424
261	Custodial Trust Co., Princeton, N.J.	1,792,057,000	1,738,158,000	258	3	1	1	46	46
262	Davenport Bank & Trust Co., Iowa	1,791,799,000	1,728,718,000	259	3	5	5	582	619
263	Mellon Bank Delaware, NA, Wilmington	1,767,903,000	1,376,138,000	308	45	23	23	577	540
264	Trustco Bank New York, Schenectady	1,744,545,000	928,987,000	389	125	44	27	493	337
265	Dominion Bank of Middle Tennessee, Nashville	1,733,475,000	1,814,017,000	250	-15	52	56	532	671
266	First City, Texas-Dallas	1,706,675,000	2,252,841,000	220	-46	17	17	1,150	1,219
267	Sun Bank of Tampa Bay, Tampa, Fla.	1,691,553,000	1,493,664,000	287	20	32	35	724	745
268	Fleet Bank NH, Nashua	1,690,486,000	1,797,196,000	253	-15	35	36	688	762
269	Fifth Third Bank of Toledo, NA, Ohio	1,652,410,000	1,083,511,000	353	84	47	32	612	427
270	Barnett Bank of Tampa, NA, Fla.	1,644,202,000	1,670,575,000	261	9	29	30	629	667
271	National, New York	1,643,267,000	1,548,106,000	277	6	N.A.	4	N.A.	448
272	Merchants Bank, Kansas City, Mo.	1,641,581,000	1,666,974,000	263	9	6	11	457	461
273	Affiliated Bank, Franklin Park, Ill.	1,627,298,000	1,377,697,000	307	34	24	19	775	736
274	Jefferson National Bank, Charlottesville, Va.	1,624,522,000	1,530,528,000	282	8	90	90	1,096	1,036
275	Colonial Bank, Montgomery, Ala.	1,621,167,000	1,521,712,000	283	8	72	72	1,135	1,053
276	Key Bank of Oregon, Portland	1,597,628,000	1,572,085,000	272	4	76	79	1,142	1,098
277	Central Jersey Bank & Trust Co., Freehold, N.J.	1,596,713,000	1,489,973,000	289	12	34	33	730	700
278	United States Trust Co., Boston	1,591,522,000	2,075,532,000	235	-43	11	25	481	486
279	Bank of Mississippi, Tupelo	1,591,285,000	1,509,353,000	284	5	76	75	1,181	1,110
280	Merrill Lynch Bank & Trust Co., Plainsboro, N.J.	1,590,173,000	1,817,961,000	249	-31	1	1	22	25
281	Security Bank & Trust Co., Southgate, Mich.	1,567,998,000	1,584,312,000	270	-11	46	46	1,113	1,059
282	Mark Twain Bank, Ladue, Mo.	1,563,236,000	1,508,104,000	285	3	17	17	670	609
283	Provident Bank of Maryland, Baltimore	1,545,886,000	1,492,867,000	288	5	38	40	662	690
284	Gainer Bank, NA, Gary, Ind.	1,543,975,000	1,476,011,000	292	8	42	39	931	928
285	Security Pacific Bank, NA, Tempe, Ariz.	1,542,547,000	781,963,000			2	2	642	665
286	United Counties Trust Co., Cranford, N.J.	1,528,365,000	1,298,375,000	316	32	37	35	662	679
287	First Deposit National Bank, Tilton, N.H.	1,519,029,000	1,417,845,000	303	16	2	2	15	15
288	Key Bank of Washington, Seattle	1,504,362,000	1,417,372,000	304	16	42	43	648	703
289	Farmers & Merchants Bank of Long Beach, Calif.	1,480,509,000	1,366,417,000	309	20	16	16	465	486
290	Liberty National Bank & Trust Co., Oklahoma City	1,477,587,000	1,448,160,000	298	-8	7	6	741	742
291	Sunburst Bank, Grenada, Miss.	1,475,278,000	1,486,493,000	290	1	79	95	1,086	1,096
292	Colonial National Bank USA, Wilmington, Del.	1,468,639,000	1,242,607,000	322	30	1	2	602	528
293	International Bank of Commerce, Laredo, Tex.	1,449,960,000	1,299,241,000	315	22	17	2	515	416
294	Victoria Bank & Trust Co., Tex.	1,435,952,000	1,409,893,000	305	11	32	28	955	722
295	York Bank & Trust Co., Pa.	1,435,255,000	1,439,099,000	299	4	22	22	531	575
296	Delaware Trust Co., Wilmington	1,429,707,000	1,456,541,000	296		23	24	457	590
297	Security Pacific Bank Oregon, Portland	1,426,625,000	1,558,870,000	276	21	45	53	783	917
298	First Union National Bank, Greenville, S.C.	1,412,910,000	1,459,934,000	295	3	53	56	676	694
299	Manufacturers Hanover Bank (Delaware), Wilmington	1,408,517,000	1,339,691,000	310	11	3	2	110	125
300	FirsTier Bank, NA, Omaha, Neb.	1,404,100,000	1,495,491,000	286	14	9	10	785	773
	TOTALS FOR THE TOP 300 BANKS OF 1991 ($ bil.)	$2,321.0	$2,239.8	+3.6%		#27,141	#24,348	#906,842	#902,104
	TOTALS FOR ALL FDIC-INSURED BANKS[1]	$3,430.1	$3,388.9	+1.2%		#49,625[2]	#48,660[2]	#1,486,159	#1,517,344

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1991, and various state banking departments. Assets for 1991 may not be comparable with assets reported for 1990 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. Total No. of Branches: includes domestic and foreign branches. Total No. of Employees: full time equivalent. (†)— Revised since publication on March 26, 1992. Yearend data were not available at that time. N.A. — Not available.

(*)— Asset and employee data are from the Federal Deposit Insurance Corp., Washington, D.C. Branch data are from Thomson Bank Directory, Sheave, III. (#)— Domestic branches only. Data are for Oct. 1991 and April 1991, respectively.

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Top 300 Commercial Banks in Deposits and Assets

Listed geographically in deposit-size order within states with assets and asset rank (dollar amounts in thousands)

Dep. Rank 12/91		Total Deposits 12/31/91	Total Assets 12/31/91	Asset Rank 12/91
	ALABAMA			
61	AmSouth Bank NA, Birmingham	6,398,692	8,806,864	65
76	First Alabama Bank, Montgomery	5,559,480	6,437,200	87
129	Central Bank of the South, Birmingham	3,305,643	4,768,749	120
157	SouthTrust Bank of Alabama, NA, Birmingham	2,810,147	4,074,533	137
250	Colonial Bank, Montgomery	1,453,738	1,621,167	275
	ALASKA			
246	National Bank of Alaska, Anchorage	1,525,025	2,064,331	240
	ARIZONA			
38	Valley National Bank of Arizona, Phoenix	8,816,122	9,631,944	52
65	First Interstate Bank of Arizona NA, Phoenix	6,009,299	6,546,477	86
75	Security Pacific Bank Arizona, Phoenix	5,619,138	6,292,359	91
93	Bank of America Arizona, Phoenix	4,400,000	5,500,000	102
207	Citibank (Arizona), Phoenix	2,074,034	2,567,297	210
	Security Pacific Bank, NA, Tempe	25,336	1,542,547	285
	ARKANSAS			
299	First Commercial Bank NA, Little Rock	1,116,519	1,236,171	327
	CALIFORNIA			
2	Bank of America NT&SA, San Francisco	78,111,000	99,643,000	2
4	Wells Fargo Bank, NA, San Francisco	44,501,450	51,187,459	8
5	Security Pacific National Bank, Los Angeles	42,247,890	53,378,749	6
19	First Interstate Bank of Calif., Los Angeles	16,136,575	19,743,821	19
22	Union Bank, San Francisco	13,159,646	17,473,723	22
70	Bank of California, NA, San Francisco	5,851,520	8,490,667	64
80	Sanwa Bank California, San Francisco	5,375,240	7,473,807	76
98	Sumitomo Bank of California, San Francisco	4,772,000	5,281,000	109
119	City National Bank, Beverly Hills	3,664,227	4,562,262	128
131	Imperial Bank, Los Angeles	3,281,310	3,755,967	148
136	Bank of the West, Walnut Creek	3,113,916	3,448,306	156
234	San Diego Trust & Savings Bank	663,074	839,447	259
282	Westamerica Bank, NA, San Rafael	556,868	801,345	314
297	Tokai Bank of California, Los Angeles	129,816	266,425	321
326	Farmers & Merchants Bank of Long Beach	466,349	486,569	289
	Household Bank, NA, Salinas	80,483	1,697,157	244
	COLORADO			
218	Colorado National Bank, Denver	1,925,089	2,372,189	224
227	United Bank of Denver, NA	790,212	2,430,718	216
231†	Central Bank, NA, Denver	1,716,894†	1,905,571†	246†
	CONNECTICUT			
39	Connecticut National Bank, Hartford	8,799,404	10,752,273	44
54	Fleet Bank, NA, Hartford	6,403,652	8,102,904	69
145	Union Trust Co., Stamford	2,961,175	3,461,190	151
199	Chase Manhattan Bank Conn. NA, Bridgeport	2,144,928	2,425,691	218
211	Bank of Boston Connecticut, Waterbury	2,035,367	2,519,305	209
	DELAWARE			
89	MBNA America Bank, NA, Newark	5,101,665	5,725,067	99
90	Greenwood Trust Co., New Castle	5,032,004	7,561,198	74
99	Chase Manhattan Bank (USA), Wilmington	4,720,427	10,073,336	49
140	Wilmington Trust Co.	3,047,227	4,061,467	138
194	JP Morgan Delaware, Wilmington	2,216,901	5,065,820	113
217	FCC National Bank, Wilmington	1,929,139	3,592,561	153
226	Bank of Delaware, Wilmington	1,781,037	2,278,217	228
255	Bankers Trust (Delaware), Wilmington	419,635	2,406,582	220
262	American Express Centurion Bank, Newark	1,355,951	9,552,583	53
268	Manufacturers Hanover Bank (Del.), Wilmington	1,261,595	1,468,517	269
269	First USA Bank, Wilmington	1,252,897	2,166,489	234
271	Colonial National Bank USA, Wilmington	1,237,249	1,468,699	292
279	Delaware Trust Co., Wilmington	1,203,766	1,429,707	296
344	Bank of New York (Delaware), Wilmington	924,105	3,276,447	165
492	Citibank (Delaware), New Castle	464,858	2,796,675	194
	Mellon Bank Delaware, NA, Wilmington	418,887	1,767,903	263
	Chemical Bank (Delaware), Wilmington	179,545	1,860,279	254
	NationsBank of Delaware, Dover	5,432	3,060,215	177
	DISTRICT OF COLUMBIA			
104	Riggs National Bank, Washington, D.C.	4,434,265	4,982,962	117
113	American Security Bank, NA, Washington, D.C.	3,803,470	4,456,065	132
300	First American Bank, NA, Washington, D.C.	1,115,000	1,302,000	313
	FLORIDA			
14	First Union Nat'l Bank of Florida, Jacksonville	21,834,614	26,907,848	14
33	NCNB National Bank of Florida, Tampa	9,856,891	12,186,022	35
63	C&S National Bank of Florida, Fort Lauderdale	6,101,853	6,905,212	81
68	Barnett Bank of South Florida, NA, Miami	5,911,367	6,700,495	84
91	First Florida Bank, NA, Tampa	5,003,703	5,762,592	98
115	Sun Bank NA, Orlando	3,747,890	4,727,776	123
174	Barnett Bank of Palm Beach Cty, W Palm Beach	2,476,067	2,777,315	195
184	Barnett Bank of Pinellas Cty., St. Petersburg	2,371,052	2,597,968	204
192	Barnett Bank of Central Florida, NA, Orlando	2,273,083	2,615,576	203
200	Sun Bank/Miami NA	2,112,459	2,434,300	215
204	Sun Bank/South Florida, NA, Fort Lauderdale	2,096,763	2,462,621	213
233	Barnett Bank of Southwest Florida, Sarasota	1,694,618	1,843,037	257
236	Barnett Bank of Jacksonville, NA	1,657,666	2,068,546	239
247	Sun Bank of Tampa Bay, Tampa	1,502,295	1,691,553	267
257	Barnett Bank of Tampa, NA	1,416,256	1,644,202	270
294	Barnett Bank of Volusia Cty., De Land	1,132,810	1,226,205	328
	GEORGIA			
37	NationsBank of Georgia, NA, Atlanta	9,200,550	12,249,683	33
60	Wachovia Bank of Georgia, NA, Atlanta	6,401,231	8,826,079	59
83	Trust Company Bank, Atlanta	5,287,196	8,679,948	60
124	First Union National Bank of Georgia, Atlanta	3,395,345	4,526,769	130
127	Bank South, NA, Atlanta	3,324,533	4,047,297	139
289	First American Bank, Atlanta	1,160,051	1,348,407	306
	HAWAII			
46	Bank of Hawaii, Honolulu	7,851,401	10,322,091	48
103	First Hawaiian Bank, Honolulu	4,467,922	6,349,829	107
	IDAHO			
169	West One Bank, Idaho, NA, Boise	2,567,782	3,561,746	154
205	First Security Bank of Idaho, NA, Boise	2,066,766	2,651,186	202
	ILLINOIS			
12	First National Bank, Chicago	23,670,048	32,380,114	12
18	Continental Bank, NA, Chicago	16,324,000	23,790,000	17
55	Harris Trust & Savings Bank, Chicago	6,842,514	11,661,817	89
64	Northern Trust Co., Chicago	6,061,566	10,462,166	96
111	LaSalle National Bank, Chicago	4,298,792	5,828,034	97
116	American National Bank & Trust Co., Chicago	3,741,667	4,529,343	129
275	First National Bank, Evergreen Park	1,213,563	1,353,983	307
276	Affiliated Bank, Franklin Park	1,211,703	1,627,298	273
	INDIANA			
117	INB National Bank, Indianapolis	3,721,917	4,866,113	119
130	Bank One, Indianapolis, NA	3,301,207	4,741,163	122
162	Merchants National B & T Co., Indianapolis	2,451,632	3,439,205	159
248	Summit Bank, Fort Wayne	1,477,852	1,835,173	266
272	Gainer Bank, NA, Gary	1,235,643	1,543,975	284
	IOWA			
160	Norwest Bank Iowa, NA, Des Moines	2,468,102	3,764,263	149
305	Davenport Bank & Trust Co.	1,081,782	1,791,769	292
	KANSAS			
121	Bank IV Kansas, NA, Wichita	3,622,516	4,139,635	134
	KENTUCKY			
132	Citizens Fidelity Bank & Trust Co., Louisville	3,296,321	5,229,240	112
137	First National Bank, Louisville	3,112,393	4,705,795	125
183	Liberty National Bank & Trust Co., Louisville	2,372,301	3,015,891	179
	LOUISIANA			
106	Hibernia National Bank, New Orleans	4,370,459	4,998,627	115
126	Premier Bank, NA, Baton Rouge	3,366,184	3,805,996	146
163	First Nat'l Bank of Commerce, New Orleans	2,479,484	3,121,658	174
179	Whitney National Bank, New Orleans	2,448,377	2,856,145	198
	MAINE			
155	Fleet Bank of Maine, Portland	2,831,218	3,352,314+	164
216	Key Bank of Maine, Augusta	1,938,986	2,390,711	225
	MARYLAND			
36	Maryland National Bank, Baltimore	9,625,261	11,667,301	36
74	First National Bank of Maryland, Baltimore	5,656,435	6,736,220	82
123	Sovran Bank/Maryland, Bethesda	3,510,756	4,131,560	135
143	Bank of Baltimore	2,969,211	3,186,371	169
165	Signet Bank/Maryland, Baltimore	2,649,719	3,379,972	162
187	Citizens Bank of Maryland, Laurel	2,320,606	2,691,534	201
238	Mercantile Safe Dep. & Trust Co., Baltimore	1,618,364	2,125,901	236
274	Citibank (Maryland), NA, Towson	1,218,629	3,954,994	141
287	Provident Bank of Maryland, Baltimore	1,171,592	1,545,666	283
	MASSACHUSETTS			
15	First National Bank, Boston	18,753,033	26,197,504	15
40	State Street Bank & Trust Co., Boston	8,660,068	15,074,640	26
42	BayBank Middlesex, Burlington	8,106,868	8,672,435	61
52	Shawmut Bank, NA, Boston	7,064,854	11,299,426	40
62	Fleet Bank of Massachusetts, NA, Boston	6,337,697	7,066,910	78
69	Boston Safe Deposit & Trust Co.	5,869,975	8,621,304	62
261	United States Trust Co., Boston	1,366,096	1,591,522	278
	MICHIGAN			
17	NBD Bank, NA, Detroit	16,666,283	22,964,748	16
34	Comerica Bank, Detroit	9,712,207	12,233,567	34
47	Manufacturers Bank, NA, Detroit	7,599,176	12,003,349	37
48	Michigan National Bank, Farmington Hills	7,394,604	9,136,966	56
158	Old Kent Bank & Trust Co., Grand Rapids	2,805,105	3,562,905	155
164	First of America Bank-SE Michigan, NA, Detroit	2,652,279	2,967,619	182
253	Security Bank & Trust Co., Southgate	1,429,373	1,567,998	281
281	Huntington Banks of Michigan, Troy	1,192,215	1,375,736	302
296	First of America Bank-Mid Mich., NA, Bay City	1,120,938	1,223,387	330
	MINNESOTA			
43	Norwest Bank Minnesota, NA, Minneapolis	7,931,375	11,013,960	41
44	First Bank NA, Minneapolis	7,868,765	10,550,952	45
219	Marquette Bank Minneapolis, NA	1,864,099	2,263,907	230
	MISSISSIPPI			
135	Trustmark National Bank, Jackson	3,163,481	3,871,769	144
138	Deposit Guaranty National Bank, Jackson	3,106,935	3,899,323	142
258	Bank of Mississippi, Tupelo	1,406,719	1,591,285	279
263	Sunburst Bank, Grenada	1,341,773	1,475,278	291
	MISSOURI			
58	Boatmen's National Bank, St. Louis	6,612,087	9,356,748	56
125	Mercantile Bank of St. Louis, NA	3,393,576	4,721,926	124
181	Boatmen's First National Bank, Kansas City	2,404,370	3,107,595	176
190	Commerce Bank of St. Louis, NA, Clayton	2,300,108	2,535,649	207
213	United Missouri Bank, NA, Kansas City	1,963,229	2,823,465	192
223	Commerce Bank of Kansas City, NA	1,819,579	2,190,338	232
243	Merchants Bank, Kansas City	1,528,992	1,661,581	272
265	Mark Twain Bank, Ladue	1,329,612	1,563,236	282
	MONTANA			
293	First Bank of Montana NA, Billings	1,148,366	1,355,256	309
	NEBRASKA			
230	First National Bank, Omaha	1,722,272	1,910,336	251
244	Norwest Bank Nebraska, NA, Omaha	1,528,610	1,661,134	253
298	FirsTier Bank, NA, Omaha	1,118,944	1,404,100	300
	NEVADA			
144	First Interstate Bank of Nev., NA, Las Vegas	2,969,144	3,248,296	167
153	Valley Bank of Nevada, Las Vegas	2,870,219	3,163,057	172
329†	Citibank (Nevada), NA, Las Vegas	971,000†	6,262,842†	93†

(†)—Revised since publication on March 26, 1992. Yearend data were not available at that time.

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Top 300 Commercial Banks in Deposits and Assets

Listed geographically in deposit-size order within states with assets and asset rank (dollar amounts in thousands)

Dep Rank 12/91		Total Deposits 12/31/91	Total Assets 12/31/91	Asset Rank 12/91
	NEW HAMPSHIRE			
252	Fleet Bank NH, Nashua	440,795	1,496,588	298
278	First Deposit National Bank, Tilton	295,145	1,519,029	287
	NEW JERSEY			
26	First Fidelity Bank, NA, Newark	11,950,818	14,231,908	29
32	Midlantic National Bank, Newark	9,982,477	11,906,268	42
84	National Westminster Bank NJ, Jersey City	5,284,051	6,115,929	64
85	United Jersey Bank, Hackensack	5,180,827	6,215,786	62
108	Chemical Bank NJ, NA, East Brunswick	4,343,911	5,048,190	74
120	National Community Bank, Rutherford	3,643,017	4,019,228	84
147	United Jersey Bank/Central, NA, Princeton	2,948,037	4,267,773	79
151	CoreStates New Jersey Nat'l Bank, Pennington	2,891,415	3,194,252	108
161	National State Bank, Elizabeth	2,749,551	2,865,308	115
177	Valley National Bank, Passaic	2,445,683	2,705,660	109
185	Citizens First National Bank, Ridgewood	2,302,423	2,494,429	111
188	First Fidelity Bank, NA/North Jersey, Totowa	2,311,298	2,566,298	208
201	First Fidelity Bank, NA, S Jersey, Burlington	2,096,230	2,381,167	222
206	Summit Trust Co.	2,074,593	2,332,981	229
212	Trust Company of New Jersey, Jersey City	2,063,620	2,116,073	233
259	Central Jersey Bank & Trust Co., Freehold	880,659	996,713	277
264	United Counties Trust Co., Cranford	835,751	928,965	288
	Merrill Lynch Bank & Trust Co., Plainsboro	229,659	598,173	289
	Custodial Trust Co., Princeton	5,297	792,087	291
	NEW MEXICO			
241	Sunwest Bank of Albuquerque, NA	504,769	938,141	247
285	First National Bank, Albuquerque	273,432	784,765	317
	NEW YORK			
1	Citibank, NA, New York	41,962,000	62,962,000	1
3	Chase Manhattan Bank, NA, New York	29,616,000	75,067,000	4
6	Manufacturers Hanover Trust Co., New York	20,151,000	59,633,000	5
7	Morgan Guaranty Trust Co., New York	19,961,000	78,981,000	3
8	Chemical Bank, New York	19,101,000	69,434,000	6
9	Bank of New York	16,312,644	36,578,237	10
11	Bankers Trust Co., New York	13,753,000	52,680,000	7
16	Republic National Bank of New York	11,417,415	24,677,973	14
20	Marine Midland Bank, NA, Buffalo	9,456,065	16,497,180	24
25	National Westminster Bank USA, New York	8,105,983	14,939,798	28
30	Key Bank of New York NA, Albany	10,768,798	12,875,172	32
73	Bank of Tokyo Trust Co., New York	3,715,130	9,234,583	57
77	Manufacturers & Traders Trust Co., Buffalo	3,532,667	7,039,401	79
78	Norstar Bank of Upstate NY, Albany	5,471,720	6,432,764	68
107	Chase Lincoln First Bank, NA, Rochester	4,367,587	5,264,355	110
109	European American Bank, New York	4,279,295	4,766,917	91
110	Israel Discount Bank of New York	4,150,952	4,525,314	51
112	Citibank (New York State), Perinton	4,037,234	6,299,631	90
134	Norstar Bank, NA, Buffalo	3,258,359	3,899,662	147
154	Barclays Bank of New York, NA	2,855,500	5,187,144	170
168	Industrial Bank of Japan Trust Co., New York	2,581,437	5,256,815	110
172	Norstar Bank, Melville	2,511,234	2,836,723	191
176†	Bank Leumi Trust Co. of New York	2,447,191†	2,694,800†	208
209	United States Trust Co., New York	2,048,190	2,892,544	193
240	Trustco Bank New York, Schenectady	963,678	1,744,545	264
245	IBJ Schroder Bank & Trust Co., New York	926,369	4,629,674	126
283	Daiwa Bank Trust Co., New York	185,729	914,047	250
284	Brown Brothers Harriman & Co., New York	174,886	998,652	301
288	First American Bank of New York	165,362	904,649	303
295	Amalgamated Bank, New York	127,410	827,248	290
309	Fuji Bank & Trust Co., New York	103,863	2,264,152	227
	National, New York	82,823	643,267	271
	NORTH CAROLINA			
21	First Union National Bank of N.C., Charlotte	9,989,359	15,877,962	25
27	Wachovia Bank of N.C., NA, Winston Salem	11,511,883	17,081,512	23
31	NCNB National Bank of North Carolina, Charlotte	10,441,418	16,824,934	21
95	First Citizens Bank & Trust Co., Raleigh	4,831,801	5,448,323	103
101	Branch Banking & Trust Co., Wilson	4,601,891	5,379,927	109
167	Southern National Bank of N.C., Lumberton	2,593,189	2,989,346	186
195	Centura Bank, Rocky Mount	2,192,863	2,469,037	212
198	United Carolina Bank, Whiteville	2,150,862	2,375,390	225
232	Central Carolina Bank & Trust Co., Durham	1,710,667	1,943,556	248
	OHIO			
51	Huntington National Bank, Columbus	7,170,520	9,422,769	54
57	Ameritrust Co., Cleveland	6,648,665	8,220,119	67
79	Society National Bank, Cleveland	5,467,017	8,206,961	68
92	National City Bank, Cleveland	4,956,055	8,238,330	66
100	BancOhio National Bank, Columbus	4,666,741	5,971,944	95
105	Bank One, Columbus, NA	4,384,119	5,915,765	96
128	Fifth Third Bank, Cincinnati	3,314,102	4,911,302	118
150	Star Bank, NA, Cincinnati	2,907,061	3,878,325	143
152	Provident Bank, Cincinnati	2,884,097	3,366,575	163
171	Central Trust Co., NA, Cincinnati	2,521,585	3,420,077	160
175	Society Bank, NA, Dayton	2,471,154	2,843,464	189
186	Bank One, Dayton, NA	2,362,396	2,860,374	187
203	Society Bank & Trust Co., Toledo	2,093,189	2,534,394	208
214	Bank One, Akron, NA	1,945,943	2,428,808	217
221	Bank One, Cleveland, NA	1,831,440	2,156,810	235
222	First National Bank of Ohio, Akron	1,825,431	2,125,045	237
225	First National Bank, Dayton	1,795,273	2,062,547	241
260	Fifth Third Bank of Toledo, NA	1,368,191	1,652,410	269
	Monogram Bank USA, Cincinnati	1,116	2,273,752†	229†
	OKLAHOMA			
224	Bank of Oklahoma, NA, Tulsa	1,801,736	2,101,113	238
292	Liberty National Bank & Trust Co., Oklahoma City	1,148,305	1,477,587	290
	OREGON			
49	United States National Bank, Portland	7,344,732	10,968,296	43
88	First Interstate Bank of Oregon, NA, Portland	5,121,285	5,620,968	101
202	Bank of America Oregon, Portland	2,093,666	2,420,026	219
254	Key Bank of Oregon, Portland	1,423,210	1,597,626	276
291	Security Pacific Bank Oregon, Portland	1,153,055	1,426,625	297
	PENNSYLVANIA			
13	Mellon Bank, NA, Pittsburgh	22,263,617	28,006,008	13
24	Pittsburgh National Bank	12,239,914	19,739,911	20
28	CoreStates Bank, NA, Philadelphia	11,303,415	14,964,781	27
41	Meridian Bank, Reading	8,128,462	9,729,507	51
56	Fidelity Bank, NA, Philadelphia	6,664,915	8,497,940	63
72	Provident National Bank, Philadelphia	5,723,123	7,562,528	75
114	Continental Bank, Norristown	3,774,916	4,312,662	133
133	Integra National Bank/Pittsburgh	3,256,142	4,015,541	136
149	Equibank, Pittsburgh	2,913,211	3,150,270	173
156	Dauphin Deposit Bank & Trust Co., Harrisburg	2,830,773	3,550,247	156
180	Hamilton Bank, Lancaster	2,436,162	2,834,010	191
193	Integra National Bank/North, Titusville	2,262,807	2,758,595	196
196	First Eastern Bank, NA, Wilkes-Barre	2,177,774	2,436,929	214
220	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,853,474	2,024,472	242
229	Integra Bank/South, Uniontown	1,726,529	1,919,233	249
235	Merchants Bank, NA, Allentown	1,681,387	1,963,628	245
239	First Valley Bank, Bethlehem	1,588,293	1,962,106	252
267	Marine Bank, Warren	1,287,581	2,009,540	243
277	York Bank & Trust Co.	1,206,726	1,435,255	295
	PUERTO RICO			
50	Banco Popular de Puerto Rico, San Juan	7,216,310	8,053,011	70
146	Banco Santander Puerto Rico, Hato Rey	2,944,808	3,360,066	161
242	Banco Central Corp., Hato Rey	1,535,897	1,887,731	254
	RHODE ISLAND			
59	Fleet National Bank, Providence	6,576,575	9,398,595	55
170	Rhode Island Hospital Trust Nat'l Bank, Providence	2,526,422	2,982,203	181
	SOUTH CAROLINA			
87	South Carolina National Bank, Columbia	5,174,678	6,677,661	65
148	Citizens & Southern National Bank, Columbia	2,913,966	3,741,068	150
191	NCNB National Bank of South Carolina, Columbia	2,297,035	4,992,909	116
286	First Citizens Bank & Trust Co., Columbia	1,173,131	1,313,587	312
325	First Union National Bank, Greenville	991,019	1,412,910	298
	SOUTH DAKOTA			
118	Citibank (South Dakota), NA, Sioux Falls	3,701,166	7,837,470	72
215	Norwest Bank South Dakota, NA, Sioux Falls	1,943,195	2,560,537	205
	TENNESSEE			
66	First Tennessee Bank, NA, Memphis	5,960,885	7,772,973	73
82	First American National Bank, Nashville	5,323,940	6,967,796	69
96	Sovran Bank/Tennessee, Nashville	4,779,290	5,428,613	104
182	Third National Bank, Nashville	2,401,447	3,039,698	178
228	Union Planters National Bank, Memphis	1,727,756	2,222,289	231
249	Dominion Bank of Middle Tennessee, Nashville	1,477,770	1,733,475	265
256	National Bank of Commerce, Memphis	1,419,151	1,851,594	256
	TEXAS			
10	NCNB Texas National Bank, Dallas	26,731,548	32,480,301	11
23	Bank One, Texas, NA, Dallas	12,327,505	13,622,330	30
53	Texas Commerce Bank, NA, Houston	7,020,769	9,807,579	50
94	First Interstate Bank of Texas, NA, Houston	4,892,835	5,385,237	105
97	Team Bank, Dallas	4,776,433	5,666,042	100
141	First City, Texas-Houston, NA	3,018,306	3,615,631	151
166	Texas Commerce Bank, NA, Dallas	2,631,764	2,869,430	186
197	Frost National Bank, San Antonio	2,161,032	2,385,031	221
237	First City, Texas-Dallas	1,620,413	1,706,675	266
266	International Bank of Commerce, Laredo	1,314,535	1,449,960	293
273	Comerica Bank Texas, Dallas	1,219,514	1,358,006	305
280	Victoria Bank & Trust Co.	1,203,472	1,435,952	294
290	Texas Commerce Bank El Paso, NA	1,159,770	1,277,646	319
	UTAH			
142	First Security Bank of Utah, NA, Salt Lake City	3,006,443	3,858,959	145
189	Zions First National Bank, Salt Lake City	2,303,611	3,179,981	171
	VIRGINIA			
29	Sovran Bank, NA, Richmond	11,146,531	13,074,665	31
45	Crestar Bank, Richmond	7,857,311	10,431,264	47
71	Dominion Bank, NA, Roanoke	5,730,468	7,205,693	77
81	Signet Bank/Virginia, Richmond	5,363,346	7,878,548	71
86	Central Fidelity Bank, Richmond	5,178,368	6,735,622	83
173	First American Bank of Virginia, McLean	2,492,323	2,937,761	183
178	First Virginia Bank, Falls Church	2,441,800	2,798,868	198
251	Jefferson National Bank, Charlottesville	1,450,115	1,624,522	274
	WASHINGTON			
35	Seattle-First National Bank	9,653,591	12,008,105	36
67	Security Pacific Bank Washington, NA, Seattle	5,942,716	7,019,243	80
102	U.S. Bank of Washington, NA, Seattle	4,512,110	5,386,022	108
139	First Interstate Bank of Washington NA, Seattle	3,076,000	3,604,013	152
159	Puget Sound National Bank, Tacoma	2,802,780	3,122,091	175
270	Key Bank of Washington, Seattle	1,238,455	1,504,362	288
	WISCONSIN			
122	First Wisconsin National Bank, Milwaukee	3,542,740	4,565,455	127
208	Bank One, Milwaukee, NA	2,052,646	2,864,657	184
210	M & I Marshall & Ilsley Bank, Milwaukee	2,035,676	2,754,199	197

(†)— Data for Dec. 31, 1991 were not available. Therefore, data for Sept. 30, 1991 were used.

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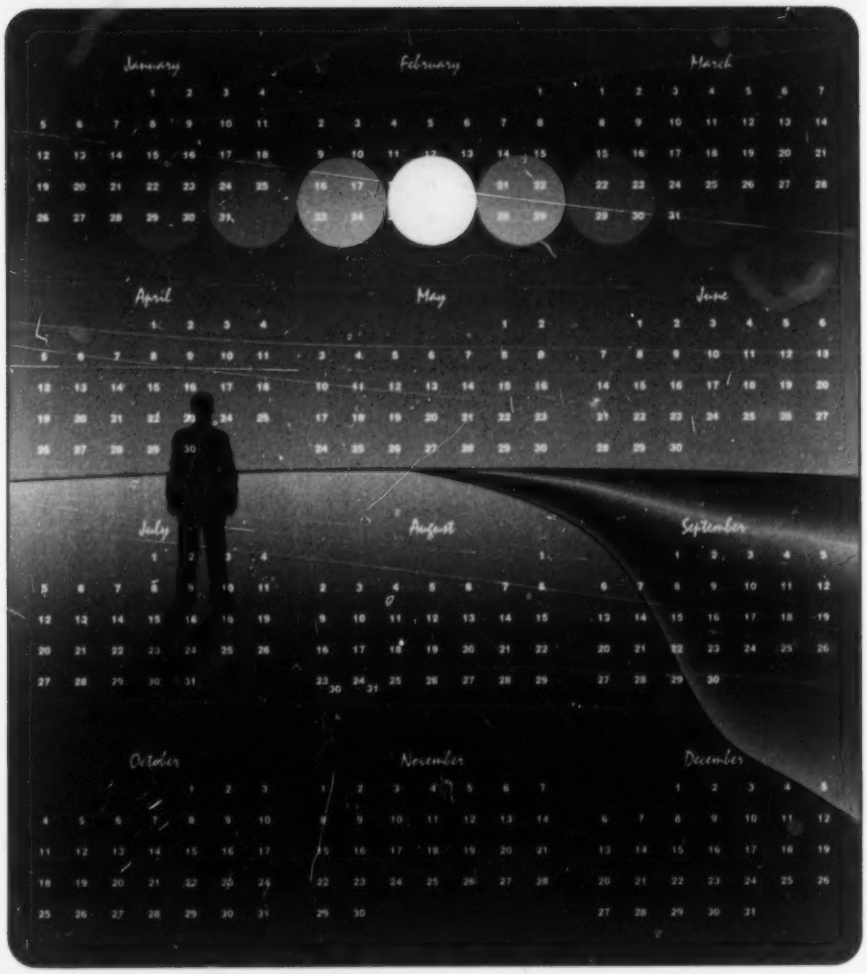

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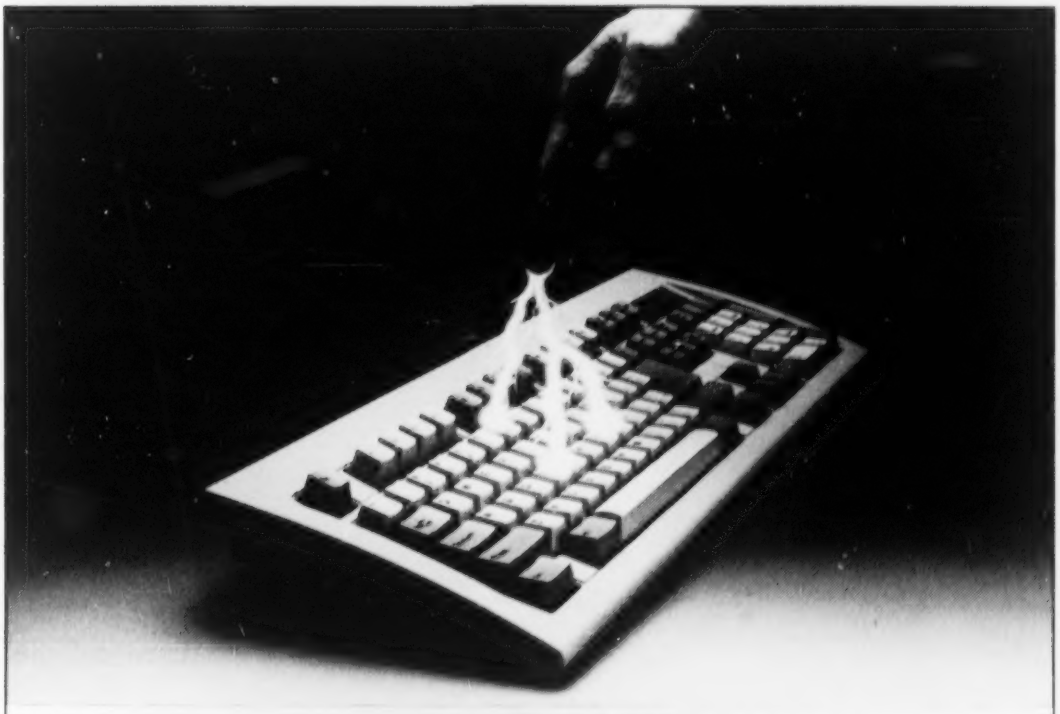

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Acquisitions Made by Top 300 Banks in 1991

Banks and thrifts acquired by top 300 banks in deposits. Acquiring banks listed geographically (dollar amounts in thousands).

Rank	Name of Acquiring Bank	Former Name or Location of Bank	Name of Bank Acquired	Deposits Acquired	Date of Change
13.91			Pima Federal S&L Assn., Tucson†	1,578,738	Feb. 16
93	Bank of America Arizona, Phoenix		Southwest S&LA FA, Phoenix†	1,384,575	Jul. 19
79	Security Pacific Bank Arizona, Phoenix		Security S&L Assn., Scottsdale†	927,064*	Mar. 15
6	Security Pacific National Bank, Los Angeles		Security Pacific Asian Bank NA, Los Angeles†	334,443	Mar. 8
2	Bank of America NT&SA, San Francisco		Santa Barbara FS&LA†	1,431,936	Aug. 10
22	Union Bank, San Francisco		Heartland S&LA, El Cajon†	120,702	Sep. 7
4	Wells Fargo Bank NA, San Francisco		El Camino Bank, Anaheim	98,192	Jan. 1
			Citizens Bank of Costa Mesa	108,334	Jan. 1
106	Bank of the West, Walnut Creek, Calif.		Imperial FSA, San Diego†	1,492,305	Apr. 20
218	Colorado National Bank, Denver		Colorado National Bank Arvada†	90,951	Dec. 15
			Colorado National Bank Aurora†	57,712	Dec. 15
			Colorado National Bank Boulder†	90,371	Dec. 15
			Colorado National Bank Boulevard, Denver†	101,762	Dec. 15
			Colorado National Bank Northeast, Denver†	58,725	Dec. 15
			Colorado National Bank South, Denver†	52,065	Dec. 15
			Colorado National Bank Tech Center, Denver†	117,950	Dec. 15
			Colorado National Bank Evergreen†	65,805	Dec. 15
			Colorado National Bank Golden†	90,146	Dec. 15
			Colorado National Bank Lakewood†	79,283	Dec. 15
			Colorado National Bank Arapahoe, Littleton†	72,160	Dec. 15
			Colorado National Bank Southwest, Littleton†	52,450	Dec. 15
190	Chase Manhattan Bank of Connecticut, NA, Bridgeport		Universal, Bridgeport	1,807,942	Aug. 10
			Mechanics & Farmers FSB, Bridgeport†	894,628	Aug. 10
64	Fleet Bank NA, Hartford	Fleet Bank Connecticut	New Connecticut Bank & Trust Co. NA, Hartford	6,047,915	Jul. 14
			Community National Bank, Glastonbury	103,133	Jan. 12
148	Union Trust Co., Stamford		Merchants Bank & Trust Co., Norwalk	271,000	Feb. 2
194	JP Morgan Delaware, Wilmington	Morgan Bank Delaware			Apr. 8
63	C&S National Bank of Florida, Fort Lauderdale		Citizens & Southern Bank, Marathon†	189,756	May 1
			Citizens & Southern Bank of Duval Cty., Neptune Beach†	141,602	Mar. 1
14	First Union National Bank of Fla., Jacksonville		American Pioneer FSB, Daytona Beach†	912,657*	Sep. 21
			Southeast Bank NA, Miami	8,908,637	Sep. 20
			Southeast Bank of West Fla., Pensacola	88,214	Sep. 20
			Florida Federal Savings FSB, St. Petersburg†	1,864,456	Aug. 3
37	NationsBank of Georgia, NA, Atlanta	Citizens & Southern National Bank of Ga.	NCNB National Bank of Ga., Atlanta†	92,165	Dec. 31
83	Trust Company Bank, Atlanta		Trust Company Bank of Carroll Cty., Bowdon†	55,956	May 24
			Trust Company Bank of Rockdale, Conyers†	166,002	May 3
			Trust Company Bank of Clayton County, Jonesboro†	121,045	May 3
			Trust Company Bank of Cobb Cty NA, Smyrna†	355,560	May 24
60	Wachovia Bank of Georgia NA, Atlanta	First National Bank			May 20
116	American National Bank & Trust Co., Chicago		American National Bank, Lisle†	17,171	Aug. 1
12	First National Bank, Chicago		United Savings of America, Chicago†	1,059,319	Sep. 28
			Horizon Savings Bank FSB, Wilmette†	683,314*	Mar. 9
275	First National Bank, Evergreen, Ill.		Clearing Bank, Chicago†	123,874	Sep. 16
			Oak Lawn National Bank†	270,633	Sep. 16
247	Summit Bank, Fort Wayne, Ind.		Summit Bank, South Bend†	21,457	Nov.
130	Bank One, Indianapolis, NA		Bank One, Franklin†	79,404	Sep. 1
121	Bank IV Wichita NA, Kansas		Bank IV Montgomery Cty. NA, Coffeyville†	99,104	Dec. 31
			Bank IV, El Dorado†	92,244	Dec. 31
			Bank IV Emporia NA†	92,981	Dec. 31
			Bank IV Garden City NA†	215,228	Dec. 31
			Bank IV Great Bend NA†	131,535	Dec. 31
			Bank IV Hays NA†	104,548	Dec. 31
			Bank IV McPherson NA†	94,674	Dec. 31
			Bank IV Newton NA†	85,764	Dec. 31
			Bank IV Olathe NA†	503,967	Dec. 31
			Bank IV Pittsburg NA†	115,321	Dec. 31
			Bank IV Salina NA†	189,098	Dec. 31
			Bank IV Topeka NA†	524,327	Dec. 31
			Mid Kansas S&LA FA, Wichita†	431,598*	Feb. 16
132	Citizens Fidelity Bank & Trust Co., Louisville, Ky.		Future FSB, Louisville†	403,519	Aug. 31
163	First National Bank of Commerce, New Orleans		Ponchartrain State Bank, Metairie	142,089	Jul. 20
179	Whitney National Bank, New Orleans		Whitney National Bank, Mandeville†	65,782	Jun. 30
155	Fleet Bank of Maine, Portland		New Maine National Bank, Portland	179,566	Jul. 14
			Maine Savings Bank, Portland†	191,224	Feb. 2
74	First National Bank of Maryland, Baltimore		Vermont SA FA, Baltimore†	175,620	Jun. 26
			Washington Bank of Maryland, Baltimore	39,003	May 11
36	Maryland National Bank, Baltimore		Central Atlantic Bank NA, Newark, Del.†	30,000	Dec.
15	First National Bank, Boston		First Mutual Bank for Savings, Boston†	181,228	Jun. 29
			Boston Trade Bank†	301,548	May 4
62	Fleet Bank of Massachusetts NA, Boston	Fleet National Bank of Boston	New Bank of New England NA, Boston	7,737,398	Jul. 14
42	BayBank Middlesex, Burlington, Mass.		BayBank Harvard Trust Co., Cambridge†	1,968,976	Oct. 11
			BayBank South, Dedham†	2,079,017	Oct. 11
			BayBank First Easthampton NA†	100,551	Oct. 11
			BayBank Valley Trust Co., Springfield†	764,405	Oct. 11
34	Comerica Bank-Detroit		Comerica Bank NA, Jackson†	629,981	May 1
164	First of America Bank-SE Michigan, NA, Detroit		First of America Bank NA, Lapeer†	100,293	Apr.—1
47	Manufacturers Bank NA, Detroit	Manufacturers National Bank	Manufacturers National Bank, Ann Arbor†	134,532	Oct. 25
			Manufacturers National Bank, Grand Rapids†	77,563	Oct. 25
			Manufacturers Bank, Lansing†	333,551	Oct. 25
281	Huntington Banks of Michigan, Troy	Liberty State Bank & Trust Co., Troy	MacCorp Warren Bank, Mt. Clemens	666,700	Jan. 1
219	Marquette Bank Minneapolis, NA		Marquette Bank Apple Valley†	46,799	Aug. 31
63	Norwest Bank Minnesota, NA, Minneapolis		First National Bank, Anoka	81,292	Sep. 23
135	Trustmark National Bank, Jackson, Miss.		First Jackson FSB†	46,112	Jul. 13
223	Commerce Bank of Kansas City NA		Commerce Bank of Clay County NA, Kansas City†	84,517	Apr. 1
213	United Missouri Bank NA, Kansas City	United Missouri Bank of Kansas City NA			Mar. 30
			United Missouri Bank of Northland, Kansas City†	28,202	Jun. 1
			United Missouri Bank of Clay Cty. NA, Liberty†	19,963	Jun. 1
			United Missouri Bank Hickman Mills, Kansas City†	66,196	Mar. 30
			United Missouri Bank South, Kansas City†	96,422	Mar. 30
			United Missouri City Bank, Kansas City†	254,407	Mar. 30
190	Commerce Bank of St. Louis NA, Clayton		Commerce Bank of St. Charles Cty. NA, St. Peters†	202,347	Jun. 1
125	Marquette Bank St. Louis, NA	Marquette Bank St. Louis NA, Clayton			Sep. 30
			Germania Bank FSB, Mon. Bl.†	306,741	Jul. 26
243	Norwest Bank Nebraska NA, Omaha		First National Bank, Bellevue†	43,856	May 1
144	First Interstate Bank Nevada NA, Las Vegas	First Interstate Bank Nevada NA, Reno			Jul. 1
263	United Counties Trust Co., Cranford, N.J.		First Atlantic FSA, South Plainfield†	162,541*	Sep. 4
			Colonial FSA, Roselle Park†	245,094*	Jul. 6
161	National State Bank, Elizabeth, N.J.		New Brunswick Savings Bank†	113,340	Jun. 29
85	United Jersey Bank, Hackensack, N.J.		United Jersey Bank/North West, Dover†	440,756	Jun. 15
26	First Fidelity Bank NA, Newark, N.J.		Morris Savings Bank, Morristown†	331,656	Sep. 29
			Lehigh FSB, New York, New York†	130,400	Jul. 19
			First National Bank, Toms River	473,771*	May 23
			First Fidelity Bank, Princeton†	69,868	Apr. 13
			City Savings FSB, Somerset, N.J.†	2,500,000	Jan. 11
32	Midlantic National Bank, Newark, N.J.		Midlantic National Bank North, West Paterson†	1,164,705	Oct. 1
177	Valley National Bank, Passaic, N.J.		Nutley Savings Bank SLA†	177,659	Sep. 29
			Manhattan Federal Savings FSB, Red Bank†	95,953	Sep. 29
			First Jersey Savings FA, Wyckoff†	215,661	Sep. 4
			North Jersey FSA, Passaic†	221,041	Jun. 9
151	CoreStates New Jersey National Bank, Pennington	New Jersey National Bank			Oct.
			Old Borough FSB,A, Trenton†	86,120	Aug. 14
147	United Jersey Bank, Central NA, Princeton		Mid Jersey National Bank, Somerville†	28,491	Sep. 20
			United Jersey Bank/First Colonial†	114,931	Feb. 9
208	Summit Trust Co., N.J.		United Jersey Bank/Mid St. Hyper Tec.†	357,629	Feb. 9
			Chatham Trust Co.†	186,805	Nov. 15
			Maplewood Bank & Trust Co.†	233,831	Nov. 15
			Trust Company of Princeton†	68,565	Nov. 15
188	First Fidelity Bank, NA, No. Jersey, Totowa		Alexander Hamilton FSA,A, Paterson†	186,818	Sep. 14

For footnotes, see next page.

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Acquisitions Made by Top 300 Banks in 1991

Banks and thrifts acquired by top 300 banks in deposits. Acquiring banks listed geographically (dollar amounts in thousands).

Rnk 12/91	Name of Acquiring Bank	Former Name or Location of Bank	Name of Bank Acquired	Deposits Acquired	Date of Change
30	Key Bank of New York NA, Albany	Key Bank of Eastern New York NA	Key Bank of Western New York NA, Buffalo‡	4,092,545	Jul. 27
			Key Bank of Central New York NA, Syracuse‡	2,909,468	Jul. 27
			Goldome Savings Bank, Buffalo*†	3,300,00	Jun. 8
78	Norstar Bank of Upstate NY, Albany		Norstar Bank Central NY, Syracuse†‡	1,137,588	Oct. 1
77	Manufacturers & Traders Trust Co., Buffalo, N.Y.		Goldome Savings Bank, Buffalo*†	2,100,000	Jun. 8
6	Chemical Bank, New York		Community NB&T Co., New York	354,235	Nov. 9
			Ensign FSB, New York*†	646,400	Jul. 20
239	Trustco Bank New York, Schenectady		Home & City Savings Bank, Albany†	758,476	Sep. 30
231	Central Carolina Bank & Trust Co., Durham, N.C.		First Hanover Bank, Wilmington	46,547	Oct. 26
167	Southern National Bank of N.C., Lumberton		Preferred Savings Bank FSB, High Point†	140,364	Sep. 28
95	First Citizens Bank & Trust Co., Raleigh		First FSB, Hendersonville†	415,360	Jul. 1
200	Centura Bank, Rocky Mount, N.C.		Citizens FS&LA, Rutherford†	67,766	Dec. 31
			Watauga S&LA, Boone†	107,932	Sep. 13
101	Branch Banking & Trust Co., Wilson, N.C.		Albemarle S&L Assn., Elizabeth City†	78,931	Nov. 15
			BB&T Savings Bank, Durham†	205,748	Sep. 13
			BB&T FSB of Pitt County, Greenville†	122,405	Sep. 13
			BB&T FSB, High Point†	177,988	Sep. 13
27	Wachovia Bank of North Carolina, NA, Winston-Salem	Wachovia Bank & Trust Co. NA			May 20
214	Bank One, Akron, NA, Ohio		Central Trust Co. of NE Ohio NA, Canton	778,946	Sep. 14
			Bank One Wooster NA‡	82,445	Sep. 14
150	Star Bank NA, Cincinnati		Star Bank NA Dayton, Fairborn‡	321,371	Sep. 3
			Star Bank NA Butler County, Hamilton‡	272,458	Sep. 3
221	Bank One, Cleveland, NA		Central Trust Co. of N. Ohio NA, Lorain	288,318	Sep. 14
100	BancOhio National Bank, Columbus		Buckeye Federal S&L Assn., Columbus†	651,911	Feb. 17
105	Bank One, Columbus, NA, Ohio		Central Trust Co., Newark	429,261	Sep. 14
184	Bank One, Dayton, NA, Ohio		Merchants & Mechanics FS&LA, Springfield†	295,323	Aug. 23
234	Bank of Oklahoma NA, Tulsa		Continental FS&LA, Oklahoma City†	418,800*	Aug. 10
202	Bank of America Oregon, Portland	Bank of America Oregon, Woodburn			Mar. 23
			Bank of America FSB, Portland†‡	2,514,622	Feb. 15
156	Dauphin Deposit Bank & Trust Co., Harrisburg		Bank of Pennsylvania, Reading†	703,449	May 1
56	Fleet/Norstar Bank NA, Philadelphia		Atlantic Financial Savings FA, Bala Cynwyd*†	800,000	Nov. 15
133	Integra National Bank/Pittsburgh	Union National Bank, Pittsburgh	Integra National Bank/North, Titusville*‡	521,544	Aug. 23
			Atlantic Financial Savings FA, Bala Cynwyd*†	139,374	Nov. 18
13	Mellon Bank NA, Pittsburgh		United Penn Bank, Wilkes Barre	1,334,403	Dec. 31
			Commonwealth National Bank, Harrisburg†	1,087,707	Oct. 1
			Mellon Bank North NA, Oil City†	715,055	Oct. 1
			Mellon Bank Central NA, State College†	630,949	Oct. 1
			Mellon Bank (East) PSFS NA, Philadelphia†	8,111,122	Jan. 1
149	Equibank, Pittsburgh		Liberty Savings Bank, Dresher†‡	440,231	May 28
			Heritage National Bank, Pittsburgh‡	8,158	Feb. 6
24	Pittsburgh National Bank		First Federal S&L Assn., Pittsburgh†	2,342,837	Jan. 5
193	Integra National Bank/North, Titusville, Pa.	Pennbank	First Seneca Bank, Oil City†*	612,200	Nov. 8
			Keystone National Bank, Punxsutawney†	264,061	Nov. 8
			McDowell National Bank, Sharon†	340,584	Nov. 8
267	Marine Bank, Warren, Pa.		Colony Federal Savings Bank, Monaca, Pa.†	198,754	Oct. 11
191	NCNB National Bank of S.C., Columbia		Old Colony Trust Co. of S.C., Hilton Head	0	Nov. 16
87	South Carolina National Bank, Columbia		Security Federal Savings FSB, Columbia†	528,744	Feb. 16
215	Norwest Bank South Dakota NA, Sioux Falls		Yankton Savings & Loan Assn.†	32,288	Feb. 14
66	First Tennessee Bank NA, Memphis		Valley Fidelity B&T Co., Knoxville	459,460	Sep. 1
182	Third National Bank, Nashville, Tenn.		Mid-South Bank & Trust Co., Murfreesboro†	608,620	Jul. 19
23	Bank One, Texas, NA, Dallas		Benjamin Franklin FSA, Houston†	1,456,358	Sep. 6
			First FSA of Conroe†	142,496	Jul. 19
			Capital Bank, Dallas	104,756	May 16
273	Comerica Bank-Texas, Dallas		Nowlin FSA, North Richland Hills†	152,957	Aug. 17
			Metropolitan National Bank, Farmers Branch	111,907	Jan. 25
168	Texas Commerce Bank NA, Dallas	Texas Commerce Bank-Dallas NA	Texas Commerce Bank-Arlington NA‡	323,471	Apr. 15
			Texas Commerce Bank-Fort Worth NA‡	426,069	Apr. 15
97	Team Bank, Fort Worth, Tex.		First National Bank, Fredericksburg	17,000	Oct. 11
			Texoma National Bank, Amarillo	71,000	Jun. 14
			North Texas FSA, Wichita Falls†	74,000	Jun. 1
			Bank of the Hills, Austin	229,000	Jan. 31
206	International Bank of Commerce, Laredo, Tex.		Travis FS&LA, San Antonio†	241,561	Jun.
94	First Interstate Bank of Texas, NA, Houston		Commonwealth FSA, Houston†	1,000,000	Jun. 21
197	Frost National Bank, San Antonio		Portland State Bank	36,103	Jun. 7
290	Victoria Bank & Trust Co., Tex.		Executive Banc SA FA, New Braunfels†	9,608	Aug. 10
			Texas Premier Bank of Victoria NA	15,278	Jun. 14
			First Federal Savings FSA, New Braunfels†	200,192	Jun. 8
			Crossroads Bank, Victoria	22,894	Mar. 15
142	First Security Bank of Utah NA, Salt Lake City		Utah Bank & Trust, Bountiful	67,157	Dec. 27
			Cottonwood Security Bank, Salt Lake City*‡	2,000	Dec. 5
46	Crestar Bank, Richmond		United FSB, Vienna†	241,655	Sep. 21
			Heritage FSB, Richmond†	490,421	Jul. 6
			Community Trust Bank, Portsmouth	18,756	Feb. 1
81	Signet Bank/Virginia, Richmond		Maclean National Bank of Virginia, McLean	159,413	May 11
71	Dominion Bank, NA, Roanoke, Va.		Dominion Bank of Shenandoah Valley NA, Bridgewater†	546,611	Mar. 30
			Dominion Bank of Greater Hampton NA, Norfolk‡	645,336	Mar. 30
270	Key Bank of Washington, Seattle	Key Bank of Puget Sound			Nov. 12
169	Puget Sound National Bank, Tacoma, Wash.		Family Savings S&L Assn., Seattle†	59,638	Nov. 12
122	First Wisconsin National Bank, Milwaukee		First Wisconsin National Bank, Brookfield‡	126,181	Aug. 1
			First Wisconsin Bank, Waukesha‡	80,225	Jul. 1
			First Wisconsin Bank of Mayfair, Wauwatosa‡	104,422	Jun. 1
			First Wisconsin Nat'l Bank So. Lake, Greenfield‡	81,612	May 1
			First Wisconsin Bank, Mequon‡	47,462	Apr. 1
			First Wisconsin Bank, Cedarburg‡	88,951	Mar. 1

Data sources: American Banker survey and data from the Federal Reserve Board's monthly G.4.5 Report, *Changes in Status of Banks and Branches*. Table described: A listing of the acquisitions of deposit-taking institutions made by the top 300 banks in deposits during 1991, and the deposits that they acquired. Also, name and location changes of the top 300 banks are reported. The acquiring banks are listed in geographic order. Name and location changes, if any, are listed first. Then, acquisitions are listed chronologically, with the most recent listed first. Dep. Rank is the deposit rank of the acquiring bank on Dec. 31, 1991. Deposits acquired: The latest available deposit figure for the institution prior to its acquisition. When thrift branches are acquired, only the deposits in those branches are reported. (‡)— A newly chartered bank established to acquire other existing institutions. (‡)— A merger of affiliated institutions. (†)— A thrift acquisition. (*)— A partial acquisition, but deposits shown are total deposits for the entire institution.
(1)— Northern branches of Imperial were acquired by Bank of the West.
(2)— Three New Jersey branches were acquired. (3)— Includes the $93 mil. loan deposit First National Bank NJ/Salem County, Penns Grove, N.J., acquired by First National Bank, Toms River, prior to its merger. (4)— 48 branches of the thrift (the successor to City Federal Savings Bank) were acquired from the RTC. (5)— KeyCorp and First Empire State Corp., holding company for Manufacturers and Traders acquired portions of Goldome. (6)— Eleven branches acquired. (7)— 29 branches acquired from the RTC. (8)— Deposits acquired by Integra Pittsburgh after realignment with Integra North. (9)— A branch acquisition from the RTC. (10)— Moved from Butler on Aug. 23. (11)— One branch was acquired.

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Top 10 Banks in Acquired Deposits

(In Billions of Dollars)	Deposits Acquired	Institutions Acquired	Deposit Rank
1. Mellon Bank NA, Pittsburgh	11.878	5	13
2. First Union National Bank of Florida, Jacksonville	11.874	4	14
3. Key Bank of New York NA, Albany	10.302	3	30
4. Fleet Bank of Mass., NA, Boston	7.737	1	62
5. Fleet Bank, NA, Hartford, Conn.	6.151	1	54
6. First Fidelity Bank NA, Newark, N.J.	5.103	5	26
7. BayBank Middlesex, Burlington, Mass.	4.513	4	42
8. Wilmington National Bank, Newark, N.J.	3.165	1	92
9. Bank IV Kansas, NA, Wichita	2.781	13	121
10. Bank of America Oregon, Portland	2.515	1	202
Totals for the Top 10	66.819	39	
Bank acquisition component	53.133	31	
Thrift acquisition component	12.686	8	

Bank and Thrift Deposits Acquired Through Merger by Top 300 Banks

	(In Billions of Dollars)	Acquiring Banks	Institutions Acquired	Deposits Acquired
1991		97	189	$118.6
1990		91	220	117.7
1989		54	133	56.4
1988		71	238	54.3
1987		74	243	46.0
1986		65	123	42.9
1985		64	137	16.8
1984		58	130	22.2
1983		55	130	13.5
1982		59	93	11.4
1981		47	110	9.5
1980		36	98	3.4

An Unwelcome Gift: Prepaid Mortgages

By Phil Roosevelt

AFTER LOADING UP ON mortgage securities for the last four years, commercial banks are coming face-to-face with the special peril of these instruments: prepayments.

Between December 1987 and last Sept. 30, commercial banks doubled their holdings of mortgage-backed securities, to $157 billion, according to an *American Banker* survey.

That could be trouble, since early repayments of mortgages are expected to hit record levels this year as legions of homeowners take advantage of low interest rates to refinance.

WHEN SECURITIZED loans are repaid ahead of schedule, banks and other investors get their principal back – an unwelcome gift that is reinvested at lower rates.

"Most banks that have significantly increased their mortgage holdings are going to be surprised by the adverse financial implications of these prepayments," said Alden Toevs, a managing vice president at First Manhattan Consulting Group and a former mortgage securities specialist at Morgan Stanley & Co.

Andrew Carron, head of mortgage research at First Boston Corp., predicts that about 25% of the loans backing mortgage securities will be prepaid this year, up from about 10% normally.

Many bankers, nevertheless, expect to plow the money right back into mortgage securities, where yields are still higher than those available on Treasury securities.

But with benchmark Ginnie Mae securities now yielding 7.9%, down from 10.3% just two years ago, returns are bound to disappoint.

"A large number of banks are going to be faced with lower interest income from both the mortgage-backed securities and the mortgages on their books," said Francis Suozzo, a bank analyst at S.G. Warburg & Co.

THE INTEREST SHOCK could be fairly dramatic since banks have been steadily building all types of mortgage assets in recent years.

Their holdings of collateralized mortgage obligations, mortgage pass-through securities, and unsecuritized mortgages totaled $616.8 billion at the end of last year's third quarter, or 18% of banking assets.

"It's been one of the only areas of bank asset growth over the last two years," said Don Inscoe, associate director of research at the Federal Deposit Insurance Corp.

It seems inevitable, however, that the return on those assets will diminish.

Inspired by interest rates that are the lowest in almost 20 years, homeowners are paying off old mortgages and taking out new ones at rapid-fire pace.

Nevertheless, Mr. Suozzo and other analysts do not think banks will suffer a steep drop in profits because of their mortgage-related holdings. They maintain that the lost interest income will be offset by a corresponding fall in deposit costs.

"Banks' costs of funds have dropped, so they probably can maintain their margins," said Mr. Carron of First Boston.

But Mr. Toevs cautioned that banks are reaching the point where they can't cut deposit interest costs much further without alienating customers. As a result, he said, the spread of mortgage yields over funding costs is likely to narrow as the year progresses.

Moreover, there is one group of mortgage securities that leaves the investor truly vulnerable.

Investors who bought securities at premiums to their face values will lose more since the securities are prepaid only at their face value. That means writedowns.

FORTUNATELY FOR banks, most bought their mortgage securities at discounts or at very small premiums, said Michael Youngblood, head of mortgage research at Daiwa Securities America.

"Banks will be faced with reinvestment issues but at least they won't be faced with gargantuan writedowns of premiums," he said.

The one exception may be banks that bought securities backed by adjustable-rate mortgages. Because of a shrinking supply of this subclass of securities, buyers have had to pay significant premiums in the past few years, experts say.

"The guys that bought ARM securities are going to get killed," warned one mortgage securities professional.

BANKS HAVE BEEN seeking some shelter from prepayments by moving into collateralized mortgage obligations, or CMOs.

These securities, which have grown faster than any other category of bank-owned mortgage assets in the past year, are designed to repay investors within specific time periods. But the protection is not iron-clad.

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Top 100 Banks in Mortgage-Backed Security Holdings

Includes U.S. gov't and privately issued securities held on Sept. 30, 1991, compared with Sept. 30, 1990 (dollar amounts in thousands)

Rank 9/91		Mortgage-Backed Securities 9/30/91	9/30/90	% Chg.	Market Value of MBS as % of Book Value 9/30/91	9/30/90	Total Assets 9/30/91	Total Securities 9/30/91	MBS/Assets 9/30/91	9/30/90	MBS/Securities 9/30/91	9/30/90	Total Securities/Assets 9/30/91	9/30/90
1	Bank of America NT&SA, San Francisco	4,477,000	4,420,000	1.29	105.32	98.53	102,002,000	7,424,000	4.39	4.70	60.30	67.51	7.28	6.96
2	Chemical Bank, New York	4,020,000	4,061,000	(1.01)	105.00	97.78	48,556,000	7,901,000	8.28	7.93	50.88	49.74	16.27	15.95
3	NBD Bank NA, Detroit*	3,509,139	3,887,836	(9.74)	106.04	99.83	22,664,424	5,783,471	15.47	16.92	60.68	64.73	25.50	26.15
4	Pittsburgh National Bank	2,952,487	3,467,332	(14.85)	102.12	97.22	17,663,017	6,778,549	16.81	19.91	43.56	52.32	38.60	38.06
5	Shawmut Bank NA, Boston*	2,940,619	921,477	219.12	102.85	98.88	11,166,683	3,193,155	26.33	7.41	92.09	67.78	28.60	10.93
6	Mellon Bank NA, Pittsburgh*	2,743,469	3,232,476	(15.13)	104.04	97.96	25,918,577	4,797,029	10.58	12.40	57.19	61.06	18.51	20.32
7	Republic National Bank, New York	2,730,850	1,135,609	140.47	103.60	98.12	24,518,371	6,248,959	11.14	5.08	43.70	25.82	25.49	19.69
8	Norwest Bank Minnesota NA, Minneapolis	2,415,911	568,549	324.94	101.84	98.85	11,660,875	2,667,318	20.72	7.21	90.57	59.14	22.87	12.19
9	First Union National Bank of Florida, Jacksonville	2,097,370	1,074,802	95.14	100.39	95.41	28,599,875	4,250,787	7.33	6.72	49.34	49.11	14.86	13.48
10	Manufacturers Hanover Trust Co., New York	1,912,000	2,091,000	(8.56)	104.13	99.95	59,332,000	8,930,000	3.22	3.56	21.40	24.39	15.06	14.59
11	Wells Fargo Bank NA, San Francisco	1,838,175	965,255	90.43	102.29	97.07	53,963,044	3,016,203	3.41	1.99	60.94	67.88	5.59	2.93
12	Morgan Guaranty Trust Co., New York	1,679,632	3,100,169	(45.82)	105.60	98.76	83,057,666	18,981,652	2.02	4.13	8.85	17.79	22.85	23.22
13	Connecticut National Bank, Hartford*	1,655,169	1,466,082	12.90	102.83	98.80	10,538,912	1,732,774	15.71	12.27	95.52	76.50	16.44	16.03
14	Central Fidelity Bank, Richmond	1,567,784	1,035,571	51.39	102.52	99.62	6,476,168	2,108,838	24.21	18.41	74.34	67.53	32.56	27.26
15	Norwest Bank Iowa NA, Des Moines	1,527,562	837,692	82.35	102.61	100.51	3,704,589	1,618,556	41.23	27.04	94.38	85.90	43.69	31.47
16	Marine Midland Bank NA, Buffalo, N.Y.	1,524,372	1,251,658	21.79	105.33	97.76	16,896,020	2,317,569	9.30	5.98	65.77	72.92	14.14	8.20
17	Signet Bank/Virginia, Richmond	1,469,638	1,842,243	(20.23)	104.03	98.81	8,106,197	2,303,193	18.13	22.32	63.81	78.55	28.41	28.41
18	Texas Commerce Bank NA, Houston	1,444,736	1,538,504	(6.09)	104.58	97.05	9,740,761	1,872,643	14.83	16.76	77.15	78.64	19.22	21.31
19	Key Bank of New York NA, Albany*	1,282,968	654,773	96.04	100.41	97.97	13,162,305	2,684,646	9.75	5.78	47.79	37.67	20.40	15.34
20	Amalgamated Bank of New York	1,242,333	411,476	207.03	101.15	99.62	1,736,468	1,446,240	70.97	26.29	85.21	34.02	83.29	77.29
21	Manufacturers National Bank, Detroit	1,193,306	1,380,054	(13.50)	106.33	101.04	10,386,170	1,651,541	11.49	14.92	72.26	81.10	15.90	18.40
22	Fleet National Bank, Providence, R.I.	1,106,062	789,944	39.88	103.40	97.58	8,981,931	1,249,847	12.30	7.66	88.42	61.82	13.92	12.39
23	Manufacturers & Traders Trust Co., Buffalo, N.Y.	1,048,093	997,789	185.75	102.46	100.16	6,632,223	1,735,927	15.80	6.51	60.38	77.18	26.17	8.43
24	Citizens & Southern National Bank, Atlanta	991,851	814,296	21.80	102.89	98.13	13,311,851	2,375,096	7.45	6.56	41.76	36.16	17.84	18.13
25	Bank One Texas NA, Dallas	937,973	1,119,177	(16.19)	104.64	98.81	14,444,525	1,284,217	6.74	8.24	28.56	42.92	23.61	19.21
26	First Union National Bank of North Carolina, Charlotte	929,339	1,310,506	(29.09)	101.50	96.34	17,179,101	2,428,417	5.41	7.61	38.27	33.10	14.14	22.99
27	Chase Manhattan Bank NA, New York	925,121	726,176	27.40	101.23	99.56	73,871,922	4,656,661	1.26	0.87	19.87	13.43	6.35	6.51
28	Maryland National Bank, Baltimore	919,185	909,120	1.12	101.94	97.44	12,135,843	2,568,226	7.58	6.06	35.52	35.48	21.33	17.09
29	Crestar Bank, Richmond	916,701	1,272,004	(27.93)	103.56	99.85	10,343,168	1,551,963	8.86	11.09	59.09	63.16	15.00	17.56
30	Fleet Bank of Massachusetts NA, Boston*	914,919	1,177,425	(22.29)	104.27	98.23	7,691,184	1,704,589	11.90	8.94	53.67	60.08	22.16	14.88
31	Hibernia National Bank, New Orleans	860,043	1,024,128	(16.02)	104.18	98.26	5,285,886	1,165,564	16.27	15.02	73.79	73.26	22.05	20.50
32	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	810,401	993,569	(18.43)	103.12	97.91	5,272,958	1,225,226	15.48	17.74	66.13	62.87	23.24	28.21
33	First National Bank of Maryland, Baltimore	806,779	767,043	5.17	102.91	99.16	7,073,464	1,703,974	11.40	11.55	47.35	59.25	24.09	19.50
34	Michigan National Bank, Farmington Hills	793,991	635,620	24.92	101.66	99.53	9,193,212	1,392,719	8.64	6.50	57.01	36.72	15.15	17.71
35	Wachovia Bank of Georgia NA, Atlanta	788,173	473,697	66.32	105.01	100.03	8,545,591	1,625,884	9.23	5.61	48.49	34.26	19.03	16.38
36	First Fidelity Bank NA, Newark, N.J.*	783,906	840,116	(6.69)	102.03	96.49	13,809,626	3,025,204	5.68	7.35	25.91	28.29	21.91	25.96
37	Fleet National Bank of Connecticut, Hartford*	777,180	612,055	26.98	104.05	98.38	6,865,825	3,639,761	8.67	7.94	21.35	66.08	40.60	12.01
38	First Union National Bank of Georgia, Atlanta	767,247	525,115	46.11	102.09	96.04	4,610,794	1,055,359	6.64	11.10	72.70	79.80	22.89	13.91
39	Norstar Bank of Upstate NY, Albany*	737,530	(191,656)	284.41	101.28	96.36	4,594,871	1,145,116	16.05	4.06	54.83	15.55	29.27	26.09
40	Citibank NA, New York	701,000	930,000	(24.62)	102.14	98.17	167,333,000	10,061,000	0.42	0.57	6.97	8.66	6.01	6.53
41	AmSouth Bank NA, Birmingham, Ala.	698,799	842,625	(17.07)	103.00	97.41	8,043,687	2,108,116	8.69	11.28	33.15	48.16	26.21	23.42
42	Team Bank, Fort Worth, Tex.	694,083	479,672	35.63	103.25	99.12	5,323,595	2,130,250	12.21	10.24	30.52	34.86	40.02	29.36
43	Marine Bank, Warren, Pa.	624,695	695,282	(58.05)	103.05	98.39	1,916,132	934,945	32.60	21.44	66.82	44.88	48.79	47.77
44	Continental Bank NA, Chicago	621,000	257,152	141.49	100.32	98.75	23,619,000	1,255,000	2.63	0.99	49.48	17.90	5.31	5.56
45	Bank South NA, Atlanta	620,314	768,799	(19.31)	104.07	98.28	3,886,767	967,875	15.96	18.11	64.09	71.66	24.90	25.28
46	Frost National Bank, San Antonio, Tex.	599,995	647,905	(7.39)	103.55	99.64	2,949,847	1,121,553	23.35	25.92	53.50	63.13	43.64	41.05
47	Central Bank of the South, Birmingham, Ala.	593,023	615,215	(3.61)	103.78	99.72	4,624,152	1,174,902	12.82	13.88	43.13	54.37	29.72	25.53
48	Citizens & Southern National Bank, Fort Lauderdale, Fla.	591,592	535,364	(10.50)	102.67	96.04	6,921,224	1,985,538	8.55	8.37	29.80	31.11	28.69	26.91
49	Bankers Trust Co., New York	568,000	1,103,000	(48.49)	104.06	99.18	55,766,000	4,166,000	1.05	1.84	14.35	22.78	7.35	8.08
50	International Bank of Commerce, Laredo, Tex.	566,660	486,176	19.86	103.19	99.97	1,430,656	605,137	41.01	37.29	96.95	93.38	42.30	39.93
51	LaSalle National Bank, Chicago*	563,606	529,915	(10.15)	103.39	100.23	5,496,260	1,166,173	10.25	10.93	29.39	38.82	34.87	28.16
52	Boatmen's National Bank, St. Louis	561,264	457,230	27.33	102.13	96.21	9,141,319	2,346,174	6.36	5.72	24.78	23.29	25.67	24.57
53	Norstar Bank NA, Buffalo, N.Y.	572,429	326,966	75.93	103.62	97.60	3,933,171	1,143,349	12.55	7.82	51.37	36.64	28.33	21.34
54	Society National Bank, Cleveland	565,038	461,332	20.91	103.52	97.34	8,176,433	1,009,777	6.91	5.87	29.59	29.13	23.36	20.16
55	Dominion Bank NA, Roanoke, Va.*	494,756	1,077,034	(54.06)	101.92	97.86	7,268,464	566,173	6.79	13.17	64.40	86.50	8.04	15.23
56	Norwest Bank South Dakota NA, Sioux Falls	483,832	563,675	(14.16)	103.53	100.50	2,357,793	526,268	20.52	25.65	91.94	83.10	22.32	30.86
57	National City Bank, Cleveland	482,394	37,968	1,170.98	101.12	99.49	8,211,963	2,027,431	5.85	0.50	23.69	2.41	24.69	20.57
58	First Interstate Bank of Oregon NA, Portland	472,732	411,521	14.87	102.71	97.02	5,846,048	943,022	8.09	6.85	50.13	42.71	16.13	16.05
59	NCNB Texas National Bank, Dallas	470,196	2,671,338	(82.40)	103.55	99.51	34,427,507	6,664,307	1.37	7.50	7.03	27.51	19.42	27.27
60	First Tennessee Bank NA, Memphis	468,165	629,392	(25.60)	103.99	98.99	7,252,469	1,957,032	6.41	9.88	23.77	46.42	26.98	21.29
61	Sovran Bank NA, Richmond	461,012	1,247,191	(63.04)	103.50	100.36	13,870,333	868,567	3.32	8.43	24.67	42.60	13.47	19.78
62	Wachovia Bank of North Carolina NA, Winston-Salem	452,658	486,351	(6.93)	103.85	97.24	17,069,169	2,478,706	2.65	3.08	18.26	20.67	14.50	14.89
63	European American Bank, New York	446,711	31,573	1,314.85	101.02	97.66	4,777,642	2,178,054	9.35	0.61	20.51	2.77	45.59	22.11
64	integra National Bank, Pittsburgh*	404,841	162,966	121.97	101.96	98.21	3,979,492	1,937,682	10.17	6.21	20.89	17.56	48.69	35.32
65	Security Pacific National Bank, Los Angeles*	393,214	333,000	18.08	102.91	96.41	54,019,848	1,565,913	0.73	0.56	25.11	19.02	2.90	2.96
66	American Security Bank NA, Washington, D.C.	383,715	284,955	35.08	103.14	98.57	4,685,731	1,000,672	8.19	4.81	36.18	29.11	22.64	16.52
67	Chase Manhattan Bank of Connecticut NA, Bridgeport*	383,396	247,994	54.57	101.04	96.91	2,530,666	693,096	15.15	11.15	55.32	73.02	27.39	15.27
68	Norstar Bank of Long Island, Hempstead, N.Y.	377,248	230,275	63.82	102.89	97.86	2,939,226	835,202	12.83	7.56	45.17	29.45	28.42	25.67
69	Southern National Bank of North Carolina, Lumberton	376,959	242,126	55.69	102.13	97.57	3,019,318	857,426	12.48	8.87	43.96	31.39	28.40	28.27
70	Provident Bank of Maryland, Baltimore	375,155	214,781	74.67	102.02	99.00	1,533,672	784,200	24.46	14.36	47.84	42.42	51.13	33.85
71	South Carolina National Bank, Columbia	369,877	397,428	(6.93)	103.80	99.61	6,827,616	1,746,254	5.42	6.08	21.18	30.89	25.58	19.68
72	National Bank of Commerce, Memphis, Tenn.	356,935	239,805	48.84	102.80	99.62	1,797,691	580,049	19.86	14.42	61.54	45.89	32.27	31.41
73	Norwest Bank Nebraska NA, Omaha	354,549	197,583	79.44	102.58	98.96	1,799,583	393,742	19.70	13.16	90.05	63.53	21.88	20.71
74	Fleet Bank of Maine, Portland	351,852	128,348	174.14	103.53	100.01	3,467,366	668,744	10.15	6.70	51.09	35.94	19.86	18.65
75	First Interstate Bank of Texas, NA, Houston	351,785	673,529	(47.77)	102.51	96.93	5,626,958	1,463,391	6.25	12.58	24.04	75.12	26.01	16.75
76	Premier Bank NA, Baton Rouge, La.	344,878	676,859	(49.05)	101.66	97.70	3,927,348	1,290,466	8.78	17.22	26.73	56.83	32.86	30.31
77	First Bank NA, Minneapolis	339,877	868,833	(12.50)	100.96	100.62	10,482,219	868,577	3.24	3.37	38.25	27.87	8.48	12.10
78	Deposit Guaranty National Bank, Jackson, Miss.	338,183	290,152	(16.55)	104.99	100.37	3,704,457	1,109,428	9.13	7.70	30.48	35.39	29.95	21.77
79	Norwest Bank North Dakota NA, Fargo	328,766	327,242	(0.47)	103.47	100.38	970,215	356,485	33.89	33.91	92.22	87.89	36.74	38.59
80	First Interstate Bank of Nevada NA, Las Vegas	327,969	261,551	25.39	101.74	97.75	3,311,728	868,431	9.90	6.86	37.77	30.51	26.22	22.49
81	Central Trust Co. NA, Cincinnati	324,032	302,224	7.22	101.69	97.42	3,323,666	525,990	9.75	8.03	61.65	47.30	15.81	16.98
82	Huntington National Bank, Columbus, Ohio	323,979	795,963	(59.30)	102.54	97.46	9,411,746	1,268,144	3.44	9.03	25.55	41.48	13.47	21.77
83	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	321,844	193,146	66.63	103.53	98.92	3,564,387	1,469,743	9.03	5.75	21.90	15.29	41.23	37.60
84	J.P. Morgan Delaware, Wilmington	319,744	304,356	5.89	104.68	99.34	5,065,682	871,698	6.31	5.83	30.60	35.00	17.25	16.66
85	Mercantile Bank of St. Louis NA	317,537	188,484	68.47	100.44	101.46	4,867,462	720,931	6.54	4.26	44.05	35.96	14.84	11.85
86	United States Trust Co., New York	309,770	278,092	11.39	103.95	98.54	2,503,180	1,081,701	12.38	12.45	28.64	33.90	43.21	36.73
87	Chemical Bank New Jersey, NA, East Brunswick	295,820	309,392	(4.39)	103.01	98.02	4,857,692	669,057	6.09	6.35	44.21	61.29	13.77	10.37
88	INB National Bank, Indianapolis	290,496	134,267	116.36	102.22	97.87	4,668,741	622,263	6.22	2.82	46.68	20.86	13.33	13.51
89	Meridian Bank, Reading, Pa.	289,719	244,753	18.37	102.67	96.91	9,679,866	1,523,947	2.99	2.40	19.01	16.16	15.74	14.83
90	Comerica Bank Detroit*	286,328	507,692	(43.60)	105.40	99.46	12,129,224	2,466,479	2.36	4.07	11.61	20.81	20.34	19.57
91	Northeastern Bank of Pennsylvania, Wilkes-Barre	285,693	160,950	77.50	102.87	96.14	2,066,265	422,700	13.83	6.18	67.59	32.81	20.46	18.84
92	Commonwealth Bank, Williamsport, Pa.	283,683	162,719	74.34	101.11	99.02	1,808,427	458,015	21.68	14.23	61.94	49.96	35.01	28.47
93	Sovran Bank, Maryland, Bethesda	280,182	304,282	(7.92)	103.30	98.52	4,177,081	1,167,872	6.71	6.99	23.99	25.09	27.96	27.88
94	Old Kent Bank & Trust Co., Grand Rapids, Mich.	280,071	131,980	112.21	102.20	99.28	3,556,311	1,014,231	7.87	4.10	27.61	16.61	28.50	24.66
95	Bank of Baltimore	264,803	507,680	(47.84)	99.61	95.40	3,345,641	752,797	7.91	15.16	35.18	61.19	22.50	24.77
96	First City Texas-Houston NA	264,772	568,484	(53.42)	104.99	98.11	4,829,341	360,605	5.48	7.81	73.42	61.45	7.47	12.71
97	First National Bank of Commerce, New Orleans, La.	263,803	196,156	34.49	102.19	99.79	3,172,552	1,117,029	8.32	6.50	23.62	24.06	35.21	27.00
98	Massachusetts Co. Inc., Boston	259,333	173,665	49.33	103.26	100.41	1,572,351	505,468	16.49	11.12	51.31	30.43	32.15	36.55
99	Calcasieu Marine National Bank, Lake Charles, La.	258,849	188,717	37.16	102.41	99.83	884,149	418,773	29.28	23.56	61.81	54.62	47.36	43.14
100	San Diego Trust & Savings Bank, Calif.	251,165	245,551	2.29	103.33	99.62	1,755,336	593,961	14.31	15.53	42.29	50.62	33.84	30.69
	Totals for the Top 100[4] (in $ million)	$ 87,370	$ 81,112	7.7%	103.34%	98.51%	$1,411,060	$223,868	6.2%	5.8%	39.0%	39.0%	15.9%	14.7%
	Totals for All Banks[5] (in $ million)	156,773	148,228	5.8	102.85	98.47	3,432,929	661,554	4.6	4.4	23.7	24.5	19.3	17.9

Data source: Sheshunoff Information Services Inc., Austin, Texas, from its data base of federally insured commercial banks. Sheshunoff restates the Sept. 30, 1990, data for subsequent mergers. **Mortgage-Backed Securities** are the book value of all of bank's holdings of U.S. government and private certificates of participation in pools of residential mortgages. Mortgage securities held in a bank's trading accounts are excluded. **Government Mortgage-Backed Securities** are the book value of all holdings of certificates of participation in pools of residential mortgages that are U.S. government-issued or -guaranteed. Included are certificates of participation in pools of residential mortgages issued or guaranteed by the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), and the Federal Home Loan Mortgage Corp. (FHLMC). **Private Mortgage-Backed Securities** are the book value of all holdings of certificates of participation in pools of residential mortgages that are issued by others (e.g., other depository institutions or insurance companies) that are not guaranteed by the U.S. government. **Market Value of MBS as % of Book Value** is the market value of mortgage-backed securities expressed as a percentage of book value. **Total assets** are total assets of the bank, including domestic and foreign offices. **Total Securities** are the book value of securities of all types held as assets by the bank. **MBS/Assets** is mortgage-backed securities expressed as a percentage of total assets. **MBS/Securities** is mortgage-backed securities expressed as a percentage of total securities. **Total Securities/Assets** is total securities expressed as a percentage of total assets. (*)— The 1990 data have been restated for merger. (†)— The 1990 data are for the former Bank of New England NA. (‡)— The 1990 data are for the former Connecticut Bank & Trust Co. NA. (§)— Formerly Union National Bank, changed title 8/23/91. (¶)— Chartered on 8/10/91 to acquire Cityfirst and Mechanics & Farmers FSB. The 1990 data are for the former Cityfirst. (#)— Totals calculated by **Sheshunoff Information Services Inc.**

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Top 100 Banks in Total Collateralized Mortgage Obligations

Holdings of private and Fannie Mae and Freddie Mac CMOs, including REMICS

September 30, 1991 compared with March 31, 1991 (dollar amounts in thousands)

Rank		Total CMOs			Gov't CMOs			Private CMOs			Total Securities			CMOs/Total Sec.			(CMOs + MBS)/ Total Securities	
9/91		9/30/91	3/31/91	% Chg	9/30/91	3/31/91	% Chg	9/30/91	3/31/91	% Chg	9/30/91	3/31/91	% Chg	9/30/91	3/31/91	% Chg	9/30/91	3/31/91
1	Manufacturers Hanover Trust Co., New York	5,024,000	4,212,000	19.28	3,411,000	75.73		1,613,000	28.97		8,936,000	4.95		56.22	44.80		77.62	72.92
2	Morgan Guaranty Trust Co., New York	3,899,373	2,818,030	38.37	3,729,463	41.93		169,910	-10.73		18,981,652	0.55		20.54	14.93		29.39	29.60
3	Pittsburgh National Bank	2,421,029	2,337,836	3.56	2,170,584	2.05		250,445	105.49		6,778,549	28.78		35.72	44.41		79.27	94.90
4	NCNB Texas National Bank, Dallas	2,180,647	2,483,166	-12.18	1,673,750	12.60		506,897	-10.77		6,684,807	26.11		32.62	27.45		39.66	53.88
5	Chemical Bank, New York	1,747,000	1,806,000	-3.27	871,000	5.94		876,000	-0.45		7,901,000	4.77		22.11	21.77		72.99	69.10
6	Comerica Bank Detroit	682,962	1,813,242	-7.18	969,308	9.76		713,654	3.45		2,466,479	7.19		68.23	68.23		79.84	79.91
7	First Fidelity Bank NA, Newark, N.J.	681,566	1,197,235	-40.45	1,242,180	78.23		439,386	-12.17		3,025,204	24.59		55.59	49.31		81.50	81.36
8	Bank One Texas NA, Dallas	1,395,160	976,559	42.86	1,094,825	21.68		300,335	291.16		3,284,217	11.50		42.48	33.15		71.04	66.87
9	Provident National Bank, Philadelphia	1,329,209	1,331,434	-0.17	1,329,209	0.17		0			1,523,105	4.55		87.27	91.39		90.58	91.48
10	First Union National Bank of Florida, Jacksonville	1,164,226	806,089	44.43	1,125,078	43.62		39,148	72.20		4,250,787	35.52		27.39	25.70		76.73	66.67
11	Mellon Bank, NA, Pittsburgh	969,355	1,204,272	-19.51	478,207	23.38		491,148	-15.34		4,797,029	9.52		20.21	22.71		77.40	81.04
12	South Carolina National Bank, Columbia	892,934	766,199	16.54	752,900	14.37		140,034	29.75		1,746,254	5.05		51.13	46.09		72.32	71.03
13	Maryland National Bank, Baltimore	868,165	740,207	17.29	868,165	17.29		0			2,588,226	9.14		33.54	25.98		69.06	59.85
14	First Tennessee Bank NA, Memphis	864,586	96,625,794	-78	696,616	(‡)		167,970	75.37		1,967,032	44.16		44.18	7.12		67.95	56.42
15	First American National Bank, Nashville, Tenn.	860,411	697,954	23.28	767,937	30.77		92,474	-16.48		1,543,054	26.89		55.76	57.40		55.76	60.56
16	NBD Bank NA, Detroit	839,098	603,140	39.12	0			839,098	39.12		5,763,471	4.87		14.51	10.94		75.19	73.73
17	National City Bank, Cleveland	819,579	919,296	-10.85	440,974	35.02		378,605	57.28		2,027,431	19.63		40.42	54.24		64.12	56.77
18	United Jersey Bank, Hackensack, N.J.	819,148	752,734	8.82	747,451	25.03		71,697	-53.71		1,269,273	1.60		64.54	60.25		67.70	63.65
19	First Interstate Bank of Arizona NA, Phoenix	815,413	730,522	11.62	668,074	18.34		127,339	-14.59		1,891,983	3.58		43.10	39.99		46.00	43.23
20	Sovran Bank NA, Richmond	762,701	786,925	-3.08	564,727	3.33		177,974	-19.49		1,868,567	12.51		40.82	36.54		65.49	67.13
21	Bancohio National Bank, Columbus	755,250	632,576	19.39	614,111	6.27		141,139	157.97		1,096,807	5.78		68.86	54.34		78.13	71.91
22	AmSouth Bank NA, Birmingham, Ala.	744,532	529,974	40.48	494,534	33.03		249,998	57.99		2,108,116	9.69		35.32	27.58		68.46	65.02
23	Bank of America NT&SA, San Francisco	738,000	143,000	416.08	662,000	675.00		56,000	1.82		7,424,000	17.73		9.94	2.27		70.25	71.22
24	European American Bank, New York	712,100	491,586	44.86	606,019	54.13		106,081	7.79		2,178,054	54.02		32.69	34.76		53.20	56.36
25	Citizens & Southern National Bank of Fla., Ft. Lauderdale	687,611	700,326	-1.82	516,195	1.84		171,416	11.38		1,985,538	23.89		34.63	43.52		64.43	78.82
26	LaSalle National Bank, Chicago	684,774	418,226	63.73	189,298	39.92		495,476	75.12		1,986,173	33.01		34.48	28.01		63.86	58.20
27	Integra National Bank, Pittsburgh	652,911	300,736	117.10	646,515	125.71		6,396	55.26		1,937,682	69.78		33.70	26.35		54.59	44.76
28	Fidelity Bank NA, Philadelphia	626,266	732,178	-14.47	529,578	-13.18		96,688	20.87		1,424,732	6.44		43.96	48.08		57.44	66.65
29	State Street Bank & Trust Co., Boston	612,698	513,817	19.23	196,765	72.00		475,673	9.57		3,086,921	0.38		19.85	16.71		23.64	20.97
30	Valley National Bank, Phoenix, Ariz.	605,926	395,816	53.08	568,581	74.92		37,345	47.22		1,557,004	23.67		38.92	31.44		44.44	33.31
31	Citizens & Southern National Bank, Atlanta	486,598	605,839	-3.18	438,500	-3.07		148,098	17.90		2,375,096	3.70		24.70	26.45		66.46	69.27
32	First Interstate Bank of Texas, NA, Houston	58,064	20,269	(‡)	420,072			190,992	694.28		1,463,391	67.45		39.71	2.32		63.75	70.95
33	United Jersey Bank/Central NA, Princeton	565,616	551,685	2.53	520,967	10.63		44,649	44.71		726,689	2.15		77.83	74.28		80.82	77.10
34	CoreStates Bank NA, Philadelphia	561,963	319,830	75.71	522,183	96.10		39,780	25.71		1,311,594	3.92		42.85	23.43		42.98	32.31
35	First National Bank, Boston	546,911	398,246	37.33	546,911	37.33		0			3,087,209	13.05		17.72	14.58		17.72	14.65
36	Trust Company Bank, Atlanta	532,355	466,926	14.01	497,154	10.27		35,201	119.06		1,305,506	30.42		40.78	46.65		45.65	53.12
37	Team Bank, Fort Worth, Tex.	525,544	403,696	30.20	304,674	56.63		220,870	5.62		2,130,250	23.98		24.67	23.38		55.19	56.59
38	Boston Safe Deposit & Trust Co.	521,804	613,625	-14.95	3,080	-18.82		518,724	-14.94		2,259,043	8.59		23.10	24.83		24.54	26.38
39	Boatmen's National Bank, St. Louis	519,314	320,233	62.17	468,365	110.27		50,929	47.75		2,386,174	6.36		22.13	14.52		46.91	46.92
40	First Interstate Bank of California, Los Angeles	510,533	155,366	228.56	362,426	146.11		128,107			755,850	35.63		67.54	27.86		67.54	27.86
41	First Hawaiian Bank, Honolulu	507,912	514,603	-1.30	416,148	-2.58		91,764	-15.76		1,259,677	1.48		40.32	41.46		41.39	42.58
42	First Valley Bank, Bethlehem, Pa.	503,974	439,659	14.63	465,459	5.87		38,515			626,092	7.87		80.50	64.70		86.00	69.94
43	Marine Midland Bank NA, Buffalo, N.Y.	499,266			499,266			0			2,317,569	22.16		21.54	0.00		87.32	84.92
44	Society National Bank, Cleveland	493,651	552,509	-10.62	487,237	-10.58		6,414	-13.44		1,909,777	12.15		25.86	32.45		55.45	61.40
45	Trustmark National Bank, Jackson	479,125	407,215	17.66	469,247	18.63		9,878	-15.38		1,800,842	1.96		36.83	31.73		43.89	40.97
46	Michigan National Bank, Farmington Hills	476,494	574,886	-17.12	179,783	-19.74		296,711	-15.44		1,392,719	3.49		34.21	39.84		91.22	89.27
47	Bankers Trust Co., New York	470,000	327,000	43.73	470,000	43.73		0			4,098,000	1.19		11.47	8.07		25.82	24.32
48	NBD Bank, Columbus, Ohio	469,027	313,104	49.80	109,510			359,517	14.82		668,199	47.77		70.19	69.24		99.09	99.33
49	Manufacturers & Traders Trust Co., Buffalo, N.Y.	467,962	345,871	35.30	395,071	44.78		72,891	-0.14		1,735,927	39.81		26.96	27.86		87.33	81.51
50	Meridian Bank, Reading, Pa.	461,054	380,354	21.22	417,471	40.19		43,583	47.21		1,523,947	-.20		30.25	25.26		49.27	42.65
51	Wachovia Bank of Georgia NA, Atlanta	450,873	501,198	-10.04	0			450,873	-10.04		1,625,884	7.68		27.73	33.20		76.22	74.89
52	Huntington National Bank, Columbus, Ohio	439,423	324,453	35.44	419,557	42.51		19,866	-33.90		1,268,144	32.10		34.65	17.37		60.20	58.96
53	SouthTrust Bank of Alabama NA, Birmingham	439,058	429,985	2.11	439,058	2.11		0			996,786	1.43		44.05	43.75		61.88	62.92
54	Sovran Bank/Maryland, Bethesda	412,092	457,999	-5.66	325,487	-0.13		106,605	-19.81		1,167,872	5.00		37.00	37.25		60.99	62.25
55	First Fidelity Bank NA/North Jersey, Totowa	428,757	242,315	76.94	428,520	77.22		237	-53.62		812,772	24.77		52.75	37.20		80.60	84.45
56	Comerica Bank-Texas, Dallas	424,682	208,396	103.79	238,295	14.35		186,387			442,673	1.76		95.94	46.25		96.90	91.25
57	Bank of Baltimore	406,857	266,426	52.71	390,562	56.51		16,275	-3.50		752,797	6.69		54.05	37.76		89.22	78.08
58	First National Bank of Maryland, Baltimore	395,932	80,474	392.00	260,564	223.81		135,368			1,703,924	26.18		23.24	5.96		70.58	58.82
59	Ameritrust Co. NA, Cleveland	392,443	414,359	-5.29	392,443	-5.29		0			922,390	3.06		42.55	43.55		67.20	65.37
60	Premier Bank NA, Baton Rouge	388,573	180,515	115.25	318,761	105.34		69,812	176.12		1,290,466	9.99		30.11	15.39		56.84	59.96
61	Central Bank of the South, Birmingham, Ala.	373,032	195,116	91.18	271,158	179.24		101,874	3.94		1,374,902	18.23		27.13	16.78		70.26	72.08
62	Sovran Bank/Tennessee, Nashville	368,117	355,575	3.53	339,921	5.17		28,196	12.87		767,739	7.09		47.95	49.60		59.07	59.90
63	National Westminster Bank USA, New York	366,373	366,552	-0.05	173,818	71.41		192,555	27.98		2,066,364	1.66		17.73	18.03		18.47	19.57
64	National Bank of Alaska, Anchorage	356,008	345,305	3.10	276,270	5.81		79,738	-5.31		829,645	1.06		42.91	42.06		45.52	42.79
65	Society Bank NA, Dayton, Ohio	346,636	306,232	12.52	346,636	12.52		0			678,591	1.14		51.08	57.72		60.76	67.83
66	First Interstate Bank of Nevada NA, Las Vegas	344,456	296,336	13.09	67,271	-14.84		277,185	12.65		868,431	5.64		39.66	43.06		77.43	61.62
67	Fifth Third Bank, Cincinnati	335,290	282,167	18.83	309,001	28.15		26,289	-35.94		737,449	1.51		45.47	37.69		60.30	53.49
68	Deposit Guaranty National Bank, Jackson, Miss.	334,251	157,110	112.72	192,110	442.44		142,091	16.76		1,109,428	21.67		30.12	17.23		60.61	59.30
69	Bank of Delaware, Wilmington	332,229	273,703	21.38	130,693	43.25		1,536	-96.42		598,624	11.93		55.50	51.18		62.49	54.20
70	Bank of Oklahoma, NA, Tulsa	328,163	94,678	246.61	165,156	1834.14		163,007	89.24		628,363	70.18		52.23	25.64		71.47	56.43
71	Integra Bank/South, Uniontown, Pa.	326,427	162,464	100.92	316,992	123.85		9,435	54.75		1,003,350	57.54		32.53	25.51		51.30	45.60
72	Sun Bank NA, Orlando, Fla.	324,543	259,440	25.09	275,105	23.72		49,438	33.32		799,283	8.07		40.60	35.08		51.99	48.82
73	National Bank, Nashville, Tenn.	323,950	164,189	97.30	303,304	91.51		20,646	255.17		567,368	26.59		57.10	36.63		61.24	42.57
74	Old Kent Bank & Trust Co., Grand Rapids, Mich.	313,291	319,193	-1.85	298,273	-1.63		15,018	-6.07		1,014,231	16.50		30.89	36.66		58.50	54.45
75	Equibank, Pittsburgh	305,253	208,674	46.28	278,068	33.25		27,185			643,900	33.36		47.41	43.22		81.41	79.47
76	Marquette National Bank, Chicago	300,975	203,295	48.07	60,344	55.38		240,631	46.34		477,353	21.73		63.05	51.84		73.57	70.53
77	Marine Bank, Warren, Pa.	292,622	312,793	-6.45	56,003	-6.56		236,619	-9.08		934,945	3.66		31.30	34.68		98.11	96.04
78	Bank Leumi Trust Co. of New York	292,094	268,761	8.68	235,352	10.32		56,742	2.37		512,343	6.59		57.01	49.00		61.55	55.31
79	Citibank NA, New York	288,000	335,000	-14.03	110,000	-175.00		178,000	-39.66		10,061,000	6.01		2.86	3.53		9.83	9.54
80	First Fidelity Bank NA/South Jersey, Burlington Twp., N.J.	282,597	211,413	33.67	251,361	43.90		31,236	-14.98		472,561	14.11		59.80	51.05		78.49	74.52
81	United States National Bank, Portland	268,293	283,788	-5.46	210,968	-3.56		57,325	-11.86		906,536	14.09		29.60	26.89		52.87	56.14
82	American Security Bank NA, Washington, D.C.	265,886	235,737	12.79	257,882	13.80		8,004	-12.29		1,060,672	0.32		25.07	22.15		61.24	50.39
83	Union Trust Co., Stamford, Conn.	265,774	176,205	49.14	226,102	59.16		39,677	9.76		627,185	7.21		42.38	30.46		44.28	36.54
84	Bank One Indianapolis NA	264,288	317,821	-16.84	227,278	-15.84		37,010	-22.51		554,707	21.50		47.64	44.98		71.68	73.51
85	Citizens & Southern National Bank of S.C., Charleston	257,945	201,191	28.21	257,945	28.21		0			2,767,678	42.07		9.32	4.21		9.32	32.36
86	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	255,065	308,011	-17.19	201,237	-16.77		53,828	-18.71		1,225,226	7.92		20.82	23.15		87.45	87.02
87	First Alabama Bank, Montgomery	252,020	190,776	32.10	218,564	43.00		33,456	-11.80		1,370,078	5.48		18.39	13.16		23.61	18.80
88	Provident Bank of Maryland, Baltimore	247,536	157,174	57.49	90,215	42.98		157,321	67.69		784,200	26.33		31.57	25.32		79.40	78.16
89	Westamerica Bank NA, San Rafael, Calif.	243,377	162,476	49.79	171,417	130.98		71,960	-18.29		402,912	19.47		60.40	48.18		78.87	75.26
90	Barnett Bank of South Florida NA, Miami	241,935	46,143	402.53	212,197	1750.18		29,738	-18.91		926,956	23.32		26.10	6.40		31.25	26.45
91	Citizens & Southern National Bank of S.C., Charleston	240,160	269,605	-10.92	219,452	-11.83		20,708	0.00		782,559	11.34		30.69	30.54		40.42	39.51
92	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	238,226	177,748	34.02	238,226	53.53		0	-100.00		1,469,743	10.05		16.21	13.31		38.11	32.36
93	Security Bank & Trust Co., Southgate, Mich.	237,671	269,845	-11.92	81,525	-5.49		156,146	-14.95		272,585	13.53		87.19	85.60		87.19	85.60
94	Chemical Bank New Jersey NA, East Brunswick	234,767	7,477	3,040	234,767	3039.86		0			969,057	21.51		35.09	1.96		79.30	63.89
95	Massachusetts Co. Inc., Boston	232,813	316,668	-26.48	232,813	-26.48		0			905,468	12.56		46.06	54.78		97.36	98.31
96	Banco Popular de Puerto Rico, San Juan	231,786	211,653	9.51	191,735	29.15		40,051	36.63		2,543,295	15.88		9.11	9.64		9.11	9.64
97	Marquette Bank Minneapolis NA, Minn.	231,648	158,365	46.27	73,797	26.45		157,851	57.84		823,634	2.54		28.13	18.74		55.10	36.39
98	Crestar Bank, Washington, D.C.	228,981	126,386	76.35	128,851	26.23		100,130	280.61		344,750	20.35		66.42	44.82		75.47	53.89
99	First American Bank of Virginia, McLean	225,808	253,510	-10.93	225,762	-10.95		46			605,224	9.42		37.31	37.94		76.64	76.14
100	Sun Bank/Miami NA	225,469	161,944	39.23	213,977	44.83		11,492	-19.06		489,559	10.25		46.06	36.47		54.73	47.20
	TOTALS FOR THE TOP 100[1] ($ MILLIONS)	**$63,759**	**$52,101**	**22.4**	**$48,423**	**30.3**		**$15,335**	**3.7**		**$204,943**	**4.8**		**31.1**	**26.8**		**55.9**	**54.7**
	TOTALS FOR ALL BANKS[2] ($ MILLIONS)	**106,712**	**87,702**	**21.7**	**78,503**	**30.5**		**28,209**	**2.8**		**661,554**	**5.7**		**16.1**	**14.0**		**39.8**	**39.2**

Data source: Sheshunoff Information Services Inc., Austin, Texas, from its data base of federally insured commercial banks. Sheshunoff restates March 31, 1991 data for subsequent mergers. **TOTAL CMOs** are the book value of multiclass mortgage backed securities **(1)** issued by the U.S. government sponsored FNMA and FHLMC (referred to in this table as "Gov't CMOs"), and **(2)** issued by others, such as insurance companies or other depository institutions, that are not guaranteed by the U.S. government (referred to in this table as "Private CMOs"). The collateral for the CMOs is the underlying pool of mortgages held by the issuer. The principal and interest payments from the pool of mortgages are used to retire the CMOs. **REMICS**, or real estate mortgage investment conduits, also are included. A REMIC is a mortgage securities vehicle authorized by the Tax Reform Act of 1986. The REMIC rules authorize a new entity, a REMIC, to hold commercial or residential mortgages and issue securities representing interests in those mortgages. The REMIC itself is exempt from federal income tax. The income from the mortgages held by the REMIC is taxed by the holders of the REMIC regular and residual interests. **% Chg** is the change over the six month period ended 9/30/91. **Total Securities** are the book value of securities of all types held as assets by the bank. **CMOs/Total Sec.** is total CMOs as a percentage of total securities. **(CMOs + MBS)/Total Sec.** is the sum of total CMOs and total (privately issued plus government agency issued) mortgage backed securities (**MBS**) as a percentage of total securities. (‡)— Totals calculated by **Sheshunoff Information Services Inc.** (‡)— Percentage gain in excess of 2,000 percent. **Copyright American Banker, 1992.**

Top 100 Banks in Fannie Mae and Freddie Mac CMOs

Holdings of collateralized mortgage obligations, including REMICS, issued by the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation

(September 30, 1991 compared with September 30, 1990; dollar amounts in thousands)

Rank		GOVT CMOs			GOVT MBS		CMOs + MBS		Total Sec.		Total Assets		CMOs/Total Sec.		(CMOs + MBS)/ Total Sec.	
9/91		9/30/91	9/30/90	% Chg	9/30/91	% Chg	9/30/91	% Chg	9/30/91	% Chg	9/30/91	% Chg	9/30/91	9/90	9/30/91	
1	Morgan Guaranty Trust Co., New York	3,729,463	1,363,026	173.62	1,679,632	45.82	5,409,095	21.19	18,981,652	8.94	83,057,686	10.67	19.65	7.82	28.50	25.62
2	Manufacturers Hanover Trust Co., New York	3,411,000	1,512,000	125.60	1,912,000	-8.56	5,323,000	47.74	8,936,000	4.22	59,332,000	0.93	38.17	17.63	59.57	42.02
3	Pittsburgh National Bank	2,170,584	2,443,045	-11.15	2,952,487	-14.85	5,123,071	-13.32	6,778,549	2.28	17,963,017	0.87	32.02	36.86	75.58	89.18
4	NCNB Texas National Bank, Dallas	1,673,750	1,817,730	-7.92	470,198	82.40	2,143,948	-52.24	6,684,307	-31.16	34,427,507	-3.31	25.04	18.72	32.07	46.23
5	Provident National Bank, Philadelphia	1,329,206	728,151	82.55	50,404	-86.40	1,379,610	-25.56	1,523,105	-2.95	7,535,126	-9.52	87.27	49.22	90.58	74.27
6	First Fidelity Bank, NA, Newark, N.J.+	1,242,180	745,532	-66.62	783,906	-6.69	2,026,086	-27.78	3,025,204	-1.88	13,809,626	-20.75	41.06	25.11	-66.97	53.40
7	First Union National Bank of Florida, Jacksonville	1,125,078	275,695	308.09	2,097,370	-95.14	3,222,448	-138.61	4,250,787	-94.23	28,599,875	-76.21	26.47	-12.60	-75.81	-61.71
8	Bank One, Texas, NA, Dallas	1,094,825	731,538	-49.66	937,973	-9.83	2,032,798	-14.73	3,284,217	-25.94	13,911,525	-2.48	33.34	-28.05	-61.90	-67.94
9	Comerica Bank-Detroit+	969,308	837,611	-15.72	286,328	-43.60	1,255,636	-6.67	2,466,479	-1.09	12,129,224	-2.70	-39.30	-34.33	-50.91	-55.14
10	Chemical Bank, New York	871,000	948,000	-8.12	4,020,000	-1.01	4,891,000	-2.36	7,901,000	-3.22	48,556,000	-5.15	-11.02	-11.61	-61.90	-61.35
11	Maryland National Bank, Baltimore	868,165	656,984	-32.14	812,395	-10.64	1,680,560	-7.31	2,588,226	-1.02	12,135,843	-19.04	-33.54	-25.64	-64.93	-61.13
12	First American National Bank, Nashville, Tenn.	767,937	843,736	-8.98	0	--	767,937	-23.64	1,543,054	-3.73	6,205,117	-6.16	-49.77	-56.72	-49.77	-67.60
13	South Carolina National Bank, Columbia	752,900	331,368	-127.21	369,877	-6.93	1,122,777	-54.06	1,746,254	-35.75	6,827,616	-4.47	-43.12	-25.76	-64.30	-56.65
14	United Jersey Bank, Hackensack, N.J.	747,451	471,950	-58.38	-40,175	-64.92	787,626	-34.30	1,269,273	-2.72	6,109,374	-9.93	-58.89	-36.17	-62.05	-44.95
15	First Tennessee Bank NA, Memphis+	696,616	2,418	-28,710	465,165	-26.09	1,161,781	-83.86	1,957,032	-44.33	7,252,469	-13.85	-35.60	-0.18	-59.36	-46.60
16	First Interstate Bank of Arizona NA, Phoenix	688,074	504,223	-36.46	54,836	-12.51	742,910	-31.05	1,891,983	-4.08	6,563,761	-0.83	-36.37	-27.74	-39.27	-31.19
17	Bank of America NT&SA, San Francisco	682,000	86,000	-693.02	4,469,000	-1.11	5,151,000	-14.31	7,424,000	-13.40	102,002,000	-8.37	-9.19	-1.31	-69.38	-68.83
18	Integra National Bank, Pittsburgh	646,515	241,357	-167.87	277,478	-52.14	923,993	-118.05	1,937,682	-86.74	3,979,992	-35.48	-33.37	-23.26	-47.69	-40.84
19	BancOhio National Bank, Columbus	614,111	517,134	-18.75	101,681	-41.17	715,792	-3.74	1,096,807	-6.29	6,010,294	-7.95	-55.99	-50.11	-65.26	-66.86
20	European American Bank, New York	606,019	140,346	-331.80	446,711	-1.315	1,052,730	-512.34	2,178,054	-90.95	4,777,642	-7.40	-27.82	-12.30	-48.33	-15.07
21	Sovran Bank NA, Richmond	584,727	608,110	-3.85	461,012	-63.04	1,045,739	-43.64	1,858,567	-36.18	13,870,333	-6.28	-31.29	-20.77	-55.96	-63.37
22	Valley National Bank, Phoenix, Ariz.	568,581	0	--	22,853	-94.82	591,434	-34.07	1,557,004	-4.96	9,316,563	-0.46	-36.52	-0.00	-37.99	-26.93
23	First National Bank, Boston	546,911	0	--	0	--	546,911	-4.350	3,087,209	-48.04	25,380,046	-14.95	-17.72	-0.00	-17.72	-0.59
24	Fidelity Bank NA, Philadelphia	529,578	559,768	-5.39	192,029	-35.91	721,607	-16.03	1,424,732	-28.02	7,803,437	-15.42	-37.17	-28.28	-50.65	-43.42
25	CoreStates Bank NA, Philadelphia	522,183	144,895	-260.39	1,714	-98.90	523,897	-74.62	1,311,594	-0.04	15,350,377	-5.03	-39.81	-11.04	-39.94	-22.87
26	United Jersey Bank/Central, NA, Princeton	520,967	352,269	-47.89	21,683	-1.32	542,650	-45.00	726,689	-2.47	3,198,662	-6.02	-71.69	-49.67	-74.67	-52.77
27	Citizens & Southern Nat'l Bank of Florida, Fort Lauderdale	516,195	552,524	-6.58	591,592	-10.50	1,107,787	-1.83	1,985,538	-15.40	6,921,224	-8.25	-26.00	-32.11	-55.79	-63.23
28	Marine Midland Bank NA, Buffalo, N.Y.	499,266	0	--	1,511,255	-20.74	2,010,521	-60.63	2,317,569	-35.0.	16,395,020	-21.64	-21.54	-0.00	-86.75	-72.92
29	Trust Company Bank, Atlanta	497,154	435,632	-14.12	63,632	-5.53	560,786	-11.49	1,305,506	-27.37	8,566,355	-12.37	-38.08	-42.50	-42.96	-49.07
30	AmSouth Bank NA, Birmingham	494,534	32,487	-1,422	662,179	-21.41	1,156,713	-32.18	2,108,116	-20.48	8,043,687	-7.66	-23.46	-1.86	-54.87	-50.01
31	Society National Bank, Cleveland	487,237	527,581	-7.65	565,036	-20.91	1,052,273	-5.77	1,909,777	-19.04	8,176,433	-2.77	-25.51	-32.89	-55.10	-62.02
32	Mellon Bank, NA, Pittsburgh+	478,207	669,457	-28.57	2,743,469	-7.75	3,221,676	-11.58	4,797,029	-9.33	25,918,577	-0.54	-9.97	-12.64	-67.16	-68.82
33	Bankers Trust Co., New York	470,000	331,000	-41.99	588,000	-46.69	1,058,000	-26.22	4,098,000	-15.38	55,766,000	-6.96	-11.47	-6.83	-25.82	-29.61
34	Trustmark National Bank, Jackson	469,247	380,463	-23.34	91,763	-32.48	561,010	-8.65	1,300,842	-9.49	3,704,025	-3.86	-36.07	-32.02	-43.13	-43.46
35	Boatmen's National Bank, St. Louis	468,385	247,013	-89.62	581,284	-27.13	1,049,669	-49.05	2,346,174	-19.49	9,141,319	-14.37	-19.96	-12.58	-44.74	-35.87
36	First Valley Bank, Bethlehem, Pa.	465,459	340,883	-36.55	34,456	-15.54	499,915	-30.98	626,092	-2.98	1,795,994	-0.85	-74.34	-52.82	-79.85	-59.14
37	National City Bank, Cleveland	440,974	628,049	-29.79	214,094	-477.57	655,068	-1.51	2,027,431	-31.91	8,211,963	-9.89	-21.75	-40.86	-32.31	-43.27
38	SouthTrust Bank of Alabama, NA, Birmingham	439,058	309,729	-41.76	177,748	-42.90	616,806	-0.68	996,786	-2.61	4,004,075	-6.22	-44.05	-31.89	-61.88	-63.93
39	Citizens & Southern National Bank, Atlanta	438,500	457,788	-4.21	991,851	-21.80	1,430,351	-12.44	2,375,096	-5.46	13,311,851	-7.18	-18.46	-20.33	-60.22	-56.48
40	First Fidelity Bank, NA/North Jersey, Totowa	428,520	249,564	-71.71	226,303	-29.21	654,823	-15.04	812,772	-13.26	2,616,683	-7.45	-52.72	-26.63	-80.57	-60.75
41	First Interstate Bank of Texas, NA, Houston	420,072	0	--	351,785	-47.77	771,857	-14.60	1,463,391	-63.22	5,626,988	-5.13	-28.71	-0.00	-52.74	-75.12
42	Huntington National Bank, Columbus, Ohio	419,557	316,638	-32.50	323,979	-59.30	743,536	-33.17	1,268,144	-33.92	9,411,746	-6.79	-33.08	-16.50	-58.63	-57.97
43	Meridian Bank, Reading, Pa.	417,471	140,955	-196.17	289,719	-18.37	707,190	-83.35	1,523,947	-0.59	9,679,866	-5.23	-27.39	-9.30	-46.41	-25.46
44	First Hawaiian Bank, Honolulu	416,148	351,762	-18.30	13,466	-7.95	429,614	-17.26	1,259,677	-5.09	5,191,830	-0.66	-33.04	-29.35	-34.11	-30.57
45	Manufacturers & Traders Trust Co., Buffalo, N.Y.	395,071	0	--	805,299	-119.55	1,200,370	-227.26	1,735,927	-265.27	6,632,223	-17.68	-22.76	-0.00	-69.15	-77.18
46	Ameritrust Co. NA, Cleveland	392,443	202,243	-94.05	227,428	-9.41	619,871	-51.14	922,350	-18.79	8,469,852	-4.85	-42.55	-26.05	-67.20	-52.82
47	Bank of Baltimore	390,582	100,145	-290.02	238,919	-49.68	629,501	-9.49	752,797	-9.27	3,345,641	-0.12**	-51.88	-12.07	-83.62	-69.29
48	First Interstate Bank of California, Los Angeles	382,426	166,754	-129.34	0	--	382,426	-129.34	755,850	-11.13	19,665,668	-1.62	-50.60	-19.61	-50.60	-19.61
49	Society Bank NA, Dayton, Ohio	346,636	425,893	-18.61	65,662	-208.45	412,298	-7.80	678,591	-2.28	2,926,181	-2.63	-51.08	-64.19	-60.76	-67.40
50	Sovran Bank/Tennessee, Nashville	339,921	250,826	-35.52	85,413	-15.19	425,334	-20.99	767,739	-17.28	5,166,714	-0.68	-44.28	-38.32	-55.40	-53.70
51	Bank of Delaware, Wilmington	330,693	124,210	-166.24	41,876	-119.96	372,569	-160.09	598,624	-28.01	2,305,554	-6.00	-55.24	-26.56	-62.24	-30.63
52	Sovran Bank/Maryland, Bethesda	325,487	284,406	-14.44	280,182	-7.92	605,669	-2.88	1,167,872	-3.71	4,177,081	-3.99	-27.87	-23.45	-51.86	-48.54
53	Premier Bank, NA, Baton Rouge	318,761	75,206	-323.85	344,878	-46.47	663,639	-7.75	1,290,466	-8.36	3,927,348	-0.06	-24.70	-6.31	-51.43	-60.41
54	Integra Bank/South, Uniontown, Pa.	316,992	85,710	-269.84	188,273	-56.82	505,265	-145.56	1,003,350	-65.76	1,888,139	-24.32	-31.59	-14.16	-50.36	-33.99
55	Fifth Third Bank, Cincinnati	309,001	93,938	-228.94	109,382	-83.99	418,383	-172.76	737,449	-34.98	4,922,193	-13.18	-41.90	-17.19	-56.73	-28.08
56	Team Bank, Fort Worth, Tex.	304,674	182,389	-67.05	637,548	-35.15	942,222	-44.04	2,130,250	-54.83	5,323,595	-13.60	-14.30	-13.26	-44.23	-47.54
57	Third National Bank, Nashville, Tenn.	303,304	152,991	-98.25	23,534	-30.94	326,838	-74.72	567,368	-17.33	2,970,675	-2.50	-53.46	-31.64	-57.61	-38.68
58	Old Kent Bank & Trust Co., Grand Rapids, Mich.	298,273	342,042	-12.80	280,071	-112.21	578,344	-22.01	1,014,231	-27.66	3,558,311	-10.43	-29.41	-43.05	-57.02	-59.66
59	Equibank, Pittsburgh	278,068	137,535	-102.18	217,611	-6.58	495,679	-45.06	643,900	-32.27	3,253,891	-15.89	-43.18	-28.25	-76.98	-70.19
60	National Bank of Alaska, Anchorage	276,270	98,455	-180.61	21,675	-257.56	297,945	-185.07	829,645	-2.55	2,046,905	-2.13	-33.30	-12.17	-35.91	-12.92
61	Sun Bank NA, Orlando, Fla.	275,105	206,276	-33.37	90,966	-15.98	366,071	-16.36	799,283	-7.76	4,421,326	-2.08	-34.42	-27.81	-45.80	-42.41
62	Central Bank of the South, Birmingham, Ala.	271,158	72,962	-271.64	593,023	-3.61	864,181	-25.58	1,374,902	-21.50	4,626,152	-4.38	-19.72	-6.45	-62.85	-60.81
63	First National Bank of Maryland, Baltimore	260,584	0	--	806,779	-6.57	1,067,363	-40.99	1,703,924	-33.35	7,073,984	-7.94	-15.29	-0.00	-62.64	-59.25
64	NCNB National Bank of Florida, Tampa	257,945	161,390	-59.83	0	--	257,945	-82.52	2,767,678	-29.40	14,825,238	-17.17	-9.32	-4.12	-9.32	-37.63
65	American Security Bank, NA, Washington, D.C.	257,882	134,481	-91.76	383,715	-35.08	641,597	-53.30	1,060,672	-8.71	4,685,731	-20.65	-24.31	-13.78	-60.49	-42.90
66	First Fidelity Bank, NA, South Jersey, Burlington Twp., N.J.	251,361	189,136	-32.90	88,307	-30.19	339,668	-7.61	472,561	-2.63	2,406,901	-8.28	-53.19	-38.97	-71.88	-65.04
67	Comerica Bank-Texas, Dallas	238,295	123,361	-93.17	4,274	-97.72	242,569	-21.96	442,673	-3.37	1,371,589	-26.26	-53.83	-28.81	-54.80	-72.58
68	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	238,226	140,901	-69.07	321,844	-115.53	560,070	-92.98	1,469,743	-16.37	3,564,367	-6.12	-16.21	-11.16	-38.11	-22.98
69	Bank Leumi Trust Co. of New York	235,352	98,193	-139.68	23,233	--	258,585	-163.34	512,343	-13.33	2,725,402	-14.78	-45.94	-16.61	-50.47	-16.61
70	Chemical Bank New Jersey, NA, East Brunswick	234,767	8,166	-2,775	295,820	-4.39	530,587	-67.08	669,057	-32.54	4,857,692	-0.25	-35.09	-1.62	-79.30	-62.91
71	Massachusetts Co. Inc., Boston	232,813	356,963	-34.78	244,414	-57.54	477,227	-6.81	505,468	-11.44	1,572,351	-0.70	-46.06	-62.54	-94.41	-89.73
72	Bank One, Indianapolis, NA.	227,278	211,157	-7.63	98,046	-39.33	325,324	-12.72	554,707	-20.99	4,548,216	-6.67	-40.97	-30.08	-58.65	-53.10
73	Union Trust Co., Stamford, Conn.	226,102	63,841	-254.16	11,960	-18.26	238,062	-203.37	627,185	-11.23	3,556,907	-8.34	-36.05	-11.32	-37.96	-13.92
74	First American Bank of Virginia, McLean	225,762	270,394	-16.51	238,014	-10.51	463,776	-13.53	605,224	-22.49	3,140,235	-15.47	-37.30	-34.63	-76.63	-68.69
75	Citizens & Southern Nat'l Bank of South Carolina, Columbia	219,452	264,308	-16.97	76,160	-6.67	295,612	-14.54	782,559	-20.42	3,877,723	-4.51	-28.04	-26.88	-37.78	-35.18
76	First Alabama Bank, Montgomery	218,564	54,475	-301.22	71,398	-42.97	289,962	-177.70	1,370,078	-2.42	6,205,936	-4.95	-15.95	-4.07	-21.16	-7.81
77	Sun Bank/Miami NA	213,977	111,313	-92.23**	42,470	-15.90	256,447	-58.49	489,559	-11.05	2,349,934	-9.76	-43.71	-25.25	-52.38	-36.71
78	Barnett Bank of South Florida NA, Miami	212,197	13,144	-1,514	47,766	-70.06	259,963	-50.55	926,956	-38.03	6,535,853	-1.70	-22.89	-1.96	-28.04	-25.71
79	United States National Bank, Portland	210,968	227,810	-7.39	210,978	-56.13	421,946	-40.47	906,536	-33.15	10,689,023	-2.68	-23.27	-16.80	-46.54	-52.27
80	Summit Trust Co., N.J.	210,737	147,639	-42.74	16,675	--	227,412	-54.03	378,234	-33.17	1,596,106	-3.91	-55.72	-51.98	-60.12	-51.98
81	Citizens Bank of Maryland, Laurel	210,488	104,120	-102.16	73,229	-17.02	283,717	-70.20	785,667	-44.44	2,634,068	-12.64	-26.79	-19.14	-36.11	-30.65
82	First Security Bank of Utah, NA, Salt Lake City	205,701	65,275	-215.13	71,954	-5.04	277,655	-96.86	646,933	-1.36	3,776,130	-8.19	-31.80	-10.23	-42.92	-22.10
83	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	201,237	294,159	-31.59	816,407	-17.83	1,017,644	-20.97	1,225,226	-22.47	5,272,958	-5.86	-16.42	-18.61	-83.06	-81.49
84	Bank One, Cleveland, NA	193,056	208,568	-7.45	69,261	-194.50	262,317	-13.02	389,613	-8.86	2,262,601	-24.05	-49.55	-58.28	-67.33	-64.85
85	Deposit Guaranty National Bank, Jackson, Miss.	192,110	32,766	-486.31	338,183	-16.55	530,293	-64.22	1,109,428	-35.31	3,704,457	-1.65	-17.32	-4.00	-47.80	-39.38
86	Banco Popular de Puerto Rico, San Juan	191,735	40,959	-368.11	0	--	191,735	-27.08	2,543,295	-0.08	8,687,420	-0.43	-7.54	-1.61	-7.54	-5.93
87	LaSalle National Bank, Chicago	189,298	195,049	-2.95	276,683	-0.35	465,981	-1.01	1,986,173	-45.49	5,696,280	-17.49	-9.53	-14.29	-23.46	-34.48
88	First of America Bank-Southeast Michigan NA, Detroit	186,649	104,420	-78.75	10,008	-4.32	196,657	-72.48	718,982	-16.66	2,929,557	-4.72	-25.96	-16.94	-27.35	-18.50
89	Society Bank & Trust Co., Toledo, Ohio	180,586	240,177	-24.81	179,427	-19.63	360,013	-7.73	669,847	-27.74	2,624,365	-8.77	-26.96	-45.80	-53.75	-74.41
90	Michigan National Bank, Farmington Hills	179,783	290,261	-38.06	793,993	-24.92	973,776	-5.17	1,392,719	-19.55	9,193,212	-5.98	-12.91	-16.77	-69.92	-53.48
91	First Union National Bank of Georgia, Atlanta	175,071	0	--	767,247	-46.11	942,318	-79.45	1,055,359	-60.38	4,610,796	-2.54	-16.59	-0.00	-89.29	-79.80
92	National Westminster Bank USA, New York	173,818	85,911	-102.32	15,353	-55.80	189,171	-56.80	2,066,364	-6.46	15,192,403	-2.34	-8.41	-4.43	-9.15	-6.22
93	Branch Banking & Trust Co., Wilson	173,524	15,159	-1,045	242,985	-13.04	416,509	-41.39	1,427,963	-29.99	5,217,397	-13.09	-12.15	-1.38	-29.17	-26.82
94	Bank One, Youngstown, NA, Ohio	171,848	142,106	-20.93	24,194	-61.81	196,042	-4.58	347,432	-3.52	1,235,759	-6.05	-49.46	-39.46	-56.43	-57.05
95	Westamerica Bank NA, San Rafael, Calif.	171,417	53,678	-219.34	74,396	-22.50	245,813	-64.24	402,912	-34.79	1,354,357	-0.78	-42.54	-17.96	-61.01	-50.07
96	Bank One, Akron, NA, Ohio	166,128	144,177	-15.23	30,667	-21.38	196,795	-7.43	347,689	-6.24	2,523,111	-84.66	-47.78	-44.06	-56.60	-55.98
97	Barnett Bank of Central Florida, NA, Orlando	165,796	10,037	-1,552	1,148	-99.01	166,944	-32.47	249,508	-25.84	2,579,173	-1.33	-66.45	-5.06	-66.91	-63.56
98	Bank of Oklahoma, NA, Tulsa	165,158	9,655	-1,611	117,667	-1.18	282,823	-119.70	628,363	-63.45	2,100,091	-17.38	-26.28	-2.51	-45.01	-33.49
99	Sun Bank/South Florida, NA, Fort Lauderdale	164,892	105,876	-55.74	55,718	-15.24	220,610	-28.55	644,827	-17.60	2,301,312	-7.04	-25.57	-19.31	-34.21	-31.30
100	Bank One, Dayton, NA, Ohio	164,486	203,382	-19.12	41,201	-0.22	205,_a87	-15.87	365,646	-10.33	2,894,334	-7.14	-44.99	-49.88	-56.25	-59.96
	Totals for the Top 100[1] (in $ million)	$49,875	$30,758	-62.2%	$44,181	-15.1%	$94,056	-13.6%	$184,981	-8.6%	$1,020,189	-2.1%	-27.0%	-17.7%	-50.9%	-47.7%
	Totals for All Banks[1] (in $ million)	78,503	47,724	-64.5	153,282	-6.0	231,785	-20.5	661,554	-9.4	3,432,929	-1.5	-11.9	-7.9	-35.0	-31.8

Data source: Sheshunoff Information Services Inc., Austin, Texas, from its data base of federally insured commercial banks. Sheshunoff restates Sept. 30, 1990 data for subsequent mergers. **Fannie Mae and Freddie Mac CMOS (GOVT CMOs)** are the book value of multiclass mortgage-backed securities issued by the U.S. government-sponsored FNMA and FHLMC — where an underlying pool of mortgages held by the issuer serves as collateral for the debt obligation. The principal and interest payments from the pool of mortgages are used to retire the CMOs. **REMICS**, or real estate mortgage investment conduits, also are included. A REMIC is a mortgage securities vehicle authorized by the Tax Reform Act of 1986. The REMIC rules authorize a new entity, a REMIC, to hold commercial or residential mortgages and issue securities representing interests in those mortgages. The REMIC itself is exempt from federal income tax. The income from the mortgages held by the REMIC is taxed by the holders of the REMIC regular and residual interests. **% Chg** is the change over the 12-month period ending 9/30/91. **CMOs + MBS** is the sum of Govt CMOs and Govt MBS. **Total Sec.** are the book value of securities of all types held as assets by the bank. **Total assets** are consolidated assets, including the bank's domestic and foreign offices. **CMOs/Total Sec.** is Govt CMOs as a percentage of total securities. **(CMOs + MBS)/Total Sec.** is Govt CMOs plus Govt MBS as a percentage of total securities. **(+)**— The Sept. 30, 1990 data have been restated for merger. **(†)**— New to the listing of top 100 banks in mortgage-backed securities holdings. **(*)**— Totals calculated by **Sheshunoff Information Services Inc.**

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Top 100 Banks in Total Mortgage Investments

The home mortgage, mortgage-backed security, and collateralized mortgage obligation holdings of banks

(Sept. 30, 1991 compared with March 31, 1991; dollar amounts in thousands)

Rank 9/91		Total Mortgage Investments			Mortgage-Backed Securities			Collateralized mortgage obligations			Home Mortgage Loans			Total Mtge. Invest. as % of Total Assets	
		9/30/91	3/31/91	% Chg.	9/30/91	3/31/91	% Chg.	9/30/91	3/31/91	% Chg.	9/30/91	3/31/91	% Chg.	9/30/91	3/31/91
1	Bank of America NT&SA, San Francisco	24,432,000	23,255,000	5.06	4,477,000	4,348,000	2.97	738,000	143,000	416.08	19,217,000	18,764,000		23.95	24.18
2	Wells Fargo Bank NA, San Francisco	11,880,830	12,417,244	-4.32	1,838,175	913,077	101.32	0	0	...	10,042,655	11,504,167		22.02	23.24
3	Chemical Bank, New York	10,317,000	9,273,000	11.26	4,020,000	3,927,000	2.37	1,747,000	1,806,000	-3.27	4,550,000	3,540,000		21.25	19.48
4	Security Pacific National Bank, Los Angeles	9,456,403	11,882,218	-20.42	393,214	419,324	-6.23	9,000	6,794	32.47	9,054,189	11,456,100		17.51	21.05
5	Citibank NA, New York	9,332,000	9,218,000	1.24	701,000	570,000	22.98	288,000	335,000	-14.03	8,343,000	8,313,000		5.58	5.88
6	First Union National Bank of Florida, Jacksonville	8,727,212	5,696,573	53.20	2,097,370	1,284,984	63.22	1,164,226	806,089	44.43	5,465,616	3,605,500		30.51	34.28
7	Chase Manhattan Bank NA, New York	8,369,812	8,959,390	-6.58	925,121	866,249	6.80	0	0	...	7,444,691	8,093,141		11.41	11.73
8	Manufacturers Hanover Trust Co., New York	7,982,000	7,249,000	1.83	1,912,000	2,643,000	-27.66	5,024,000	4,212,000	19.28	446,000	394,000		12.44	12.35
9	Pittsburgh National Bank	7,158,437	7,048,775	1.56	2,952,487	2,657,617	11.10	2,421,029	2,337,836	3.56	1,784,921	2,053,322		40.76	41.50
10	NBD Bank NA, Detroit	6,161,375	5,632,829	9.38	3,509,339	3,463,016	1.34	839,098	603,140	39.12	1,812,938	1,566,673		27.16	25.79
11	Mellon Bank NA, Pittsburgh	5,729,124	6,347,446	-9.74	2,743,469	3,092,179	-11.28	969,355	1,204,272	-19.51	2,016,300	2,050,995		22.10	25.20
12	Morgan Guaranty Trust Co., New York	5,606,960	5,622,556	-0.28	1,679,632	2,769,536	-39.35	3,899,373	2,818,030	38.37	27,955	34,992		6.75	7.80
13	NCNB Texas National Bank, Dallas	5,324,705	7,096,342	-24.97	470,198	2,391,292	-80.34	2,180,647	2,483,166	-12.18	2,673,860	2,221,884		15.47	21.68
14	Norwest Bank Minnesota NA, Minneapolis	4,559,669	3,548,927	28.48	2,415,911	1,919,748	25.85	720	150,770	-99.52	2,143,038	1,478,409		39.10	33.58
15	Boston Safe Deposit & Trust Co.	4,458,347	4,654,854	-4.22	32,643	38,221	-14.59	521,804	613,625	-14.96	3,903,900	4,003,008		49.30	50.06
16	First Fidelity Bank NA, Newark, N.J.	4,148,240	2,836,634	46.24	783,906	778,194	0.73	1,681,566	1,197,235	40.45	1,682,768	861,205		30.04	23.48
17	First Union National Bank, Charlotte, N.C.	3,994,265	4,176,057	-4.35	929,339	1,273,846	-27.04	107,769	115,959	-7.06	2,957,157	2,786,252		23.25	24.29
18	Bank One Texas NA, Dallas	3,887,408	3,463,524	12.24	937,973	993,260	-5.57	1,395,160	976,559	42.86	1,554,275	1,493,705		27.94	25.85
19	Shawmut Bank NA, Boston	3,720,264	2,859,022	30.12	2,940,619	2,127,348	38.23	346	0	...	779,299	731,674		33.32	27.34
20	Connecticut National Bank, Hartford	3,657,568	4,203,799	-12.99	1,655,189	2,202,161	-24.84	6,022	19,732	-69.48	1,996,377	1,981,906		34.71	37.32
21	Comerica Bank-Detroit	3,346,083	3,345,677	0.01	286,328	310,417	-7.76	1,582,962	1,813,242	-7.18	1,376,793	1,222,018		27.59	27.96
22	Marine Midland Bank NA, Buffalo, N.Y.	3,152,105	2,623,359	20.16	1,524,372	1,611,145	-5.39	499,266	0	...	1,128,467	1,012,214		19.23	14.41
23	Key Bank of New York NA, Albany	3,076,630	2,498,307	23.15	1,282,968	855,423	49.98	90,727	150,733	-39.81	1,702,935	1,492,151		23.37	24.66
24	Manufacturers & Traders Trust Co., Buffalo, N.Y.	2,844,236	1,950,965	45.79	1,048,093	666,135	57.34	467,962	345,871	35.30	1,328,181	938,959		42.89	36.96
25	First Interstate Bank of California, Los Angeles	2,756,465	2,452,367	12.40	0	0	...	510,533	155,386	228.56	2,245,932	2,296,981		14.02	12.81
26	Republic National Bank, New York	2,752,711	1,679,294	63.92	2,730,850	1,649,795	65.53	18,338	16,781	9.28	3,523	12,718		11.23	7.35
27	Fleet National Bank, Providence, R.I.	2,587,381	1,878,212	37.76	1,105,082	968,002	14.16	65,400	46,827	39.66	1,416,899	863,383		28.81	18.95
28	Maryland National Bank, Baltimore	2,371,422	2,273,168	4.32	919,335	964,731	-4.71	868,165	740,207	17.29	583,922	568,230		19.54	17.46
29	Union Bank, San Francisco	2,255,304	2,332,374	-3.30	112,287	89,349	25.67	48,968	83,308	-41.22	2,094,049	2,159,717		13.68	13.90
30	Citizens & Southern National Bank, Atlanta	2,255,187	2,303,992	-2.12	991,851	980,635	1.14	586,598	605,839	-3.18	676,738	717,518		16.94	17.62
31	AmSouth Bank NA, Birmingham, Ala.	2,164,060	1,971,024	9.79	698,759	719,663	-2.90	744,532	529,974	40.48	720,769	721,387		26.90	26.17
32	Central Fidelity Bank, Richmond	2,154,058	1,840,801	17.02	1,567,784	1,317,659	18.98	0	0	...	586,274	523,142		33.26	30.51
33	Manufacturers National Bank, Detroit	2,075,578	2,134,195	-2.75	1,193,396	1,328,857	-10.19	45,662	54,219	-15.78	836,520	751,119		19.98	22.07
34	Citizens & Southern National Bank, Fort Lauderdale, Fla.	2,050,341	2,045,599	0.23	591,592	567,985	4.16	687,611	700,328	-1.82	771,138	777,286		29.62	29.02
35	Michigan National Bank, Farmington Hills	2,036,709	1,939,512	5.01	793,993	713,387	11.30	476,494	574,886	-17.12	766,222	651,259		22.15	20.69
36	Wachovia Bank of Georgia NA, Atlanta	1,990,279	1,881,802	5.76	788,373	629,543	25.23	450,873	501,198	-10.04	751,033	751,061		23.29	22.36
37	Boatmen's National Bank, St. Louis	1,980,393	1,884,412	5.09	581,284	714,684	-18.66	519,314	320,233	62.17	879,795	849,515		21.66	20.16
38	Sovran Bank NA, Richmond	1,942,384	2,398,319	-19.01	461,012	646,926	-28.74	762,701	786,920	-3.08	718,671	964,473		14.00	16.92
39	Signet Bank/Virginia, Richmond	1,927,708	1,873,051	2.92	1,469,638	1,538,180	-4.46	134,358	14,856	804.40	323,712	320,015		23.78	22.76
40	Meridian Bank, Reading, Pa.	1,891,321	1,882,745	0.46	289,719	261,906	10.62	461,054	380,354	21.22	1,140,548	1,240,485		19.54	19.52
41	First Tennessee Bank NA, Memphis	1,872,500	1,187,932	57.63	465,165	669,362	-30.51	864,586	96,625	794.78	542,749	421,945		25.82	18.03
42	South Carolina National Bank, Columbia	1,868,734	1,794,749	4.12	369,877	414,577	-10.78	892,934	766,199	16.54	605,923	613,973		27.37	25.72
43	Crestar Bank, Richmond	1,857,466	2,654,991	-30.04	916,751	1,902,058	-51.80	212,174	76,744	176.47	728,541	676,189		17.96	25.43
44	Provident National Bank, Philadelphia	1,841,556	1,807,702	1.87	50,404	1,318,372	-96.18	1,329,206	1,331,434	-0.17	461,948	474,950		24.44	22.51
45	First National Bank of Maryland, Baltimore	1,776,784	1,421,590	24.99	806,779	713,880	13.01	395,932	80,474	392.00	574,073	627,236		25.12	20.68
46	NCNB National Bank of North Carolina, Charlotte	1,774,264	3,486,579	-49.11	1,015	1,769,699	-99.94	0	0	...	1,773,249	1,716,880		6.90	18.00
47	Texas Commerce Bank NA, Houston	1,770,958	1,802,138	-1.73	1,444,736	1,500,093	-3.69	111,774	122,359	-8.65	214,448	179,686		18.18	19.00
48	Barnett Bank of South Florida NA, Miami	1,764,010	1,487,967	18.55	47,766	150,656	-68.29	241,935	48,143	402.53	1,474,309	1,289,168		26.99	22.83
49	Wachovia Bank of North Carolina NA, Winston-Salem	1,756,222	1,820,073	-3.51	452,658	473,444	-4.39	0	0	...	1,303,564	1,346,629		10.28	10.78
50	Norwest Bank Iowa NA, Des Moines	1,698,202	1,370,256	23.93	1,527,562	1,171,487	30.40	23,387	69,670	-66.44	147,273	129,099		45.84	41.94
51	Society National Bank, Cleveland	1,690,615	1,656,211	2.08	565,036	493,010	14.61	493,851	552,509	-10.62	631,728	610,692		20.68	20.43
52	National City Bank, Cleveland	1,660,575	1,350,049	23.00	480,394	42,777	1023.02	819,579	919,295	-10.85	360,602	387,977		20.22	16.54
53	Hibernia National Bank, New Orleans	1,658,668	2,152,999	-22.96	660,043	1,006,694	-14.57	0	0	...	998,625	1,146,305		31.38	33.93
54	European American Bank, New York	1,609,135	1,201,308	33.95	446,711	305,479	46.23	712,100	491,586	44.86	450,324	404,243		33.68	25.05
55	Seattle-First National Bank	1,605,407	1,676,169	-4.22	141,182	158,868	-11.13	0	0	...	1,464,225	1,517,301		13.12	14.07
56	Central Bank of the South, Birmingham, Ala.	1,575,435	1,361,566	15.71	593,023	643,138	-7.79	373,032	195,116	91.18	609,380	523,312		34.05	31.26
57	Team Bank, Fort Worth, Tex.	1,522,753	1,329,887	14.50	650,083	573,359	13.38	525,544	403,636	30.20	347,126	352,892		28.60	26.16
58	Fleet Bank of Massachusetts NA, Boston	1,515,729			914,919			0			600,810			19.71	
59	Bank of New York	1,514,048	2,046,736	-26.03	11,470	14,332	-19.97	0	0	...	1,502,578	2,032,404		4.06	5.60
60	Valley National Bank, Phoenix, Ariz.	1,513,597	1,128,570	34.12	85,944	23,549	264.96	605,926	395,816	53.08	821,727	709,205		16.25	12.12
61	Dominion Bank NA, Roanoke, Va.	1,495,621	1,900,671	-21.31	494,755	920,872	-46.27	0	0	...	1,000,866	979,799		20.52	24.04
62	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	1,480,760	1,414,110	4.71	816,407	849,857	-3.94	255,065	308,011	-17.19	409,288	256,242		28.08	27.15
63	First Union National Bank of Georgia, Atlanta	1,475,603	1,500,504	-1.66	767,247	787,273	-2.54	175,071	191,215	-8.44	533,285	522,016		32.00	31.72
64	First Bank NA, Minneapolis	1,472,692	1,047,343	40.61	339,877	371,947	-8.62	107,455	0	...	1,025,360	675,396		14.05	10.01
65	Integra National Bank, Pittsburgh	1,468,393	760,146	93.17	404,841	210,142	92.65	652,911	300,736	117.10	410,641	249,268		36.89	25.19
66	First American National Bank, Nashville, Tenn.	1,418,272	1,300,555	9.05	0	38,460	-100.00	860,411	697,954	23.28	557,861	564,141		22.86	20.91
67	Fidelity Bank NA, Philadelphia	1,391,186	1,566,184	-11.17	192,029	282,741	-32.08	626,266	732,178	-14.47	572,891	551,265		17.83	19.58
68	First National Bank, Boston	1,371,284	1,019,155	34.55	0	1,848	-100.00	546,911	398,246	37.33	824,373	619,061		5.40	4.32
69	United Jersey Bank, Hackensack, N.J.	1,371,025	1,209,247	13.38	40,175	42,475	-5.41	819,148	752,734	8.82	511,702	414,038		22.44	20.16
70	Chemical Bank New Jersey NA, East Brunswick	1,355,018	1,041,074	30.16	295,820	344,310	-14.08	234,767	7,477	3039.86	824,431	689,287		27.89	22.23
71	AmeriTrust Co. NA, Cleveland	1,331,350	1,293,301	2.94	227,428	207,607	9.55	392,443	414,359	-5.29	711,479	671,335		15.72	15.17
72	LaSalle National Bank, Chicago	1,324,987	915,421	44.74	583,690	450,926	29.44	684,774	418,225	63.73	56,523	46,270		23.26	18.08
73	Branch Banking & Trust Co., Wilson, N.C.	1,322,188	939,482	40.74	242,985	402,067	-39.57	202,789	58,986	243.79	876,414	478,429		25.34	20.62
74	Fleet National Bank of Connecticut, Hartford	1,319,926	577,536	128.54	777,180	289,964	168.03	0	0	...	542,746	287,572		14.72	24.46
75	First Interstate Bank NA, Houston	1,319,734	1,083,334	21.82	351,785	599,814	-41.35	581,064	20,269	2766.76	386,885	463,251		23.45	22.55
76	First Alabama Bank, Montgomery	1,296,665	1,193,932	8.60	71,398	74,473	-4.13	252,020	190,776	32.10	973,247	928,683		20.89	19.35
77	First Interstate Bank of Arizona NA, Phoenix	1,295,669	1,218,396	6.34	54,836	59,099	-7.21	815,413	730,522	11.62	425,420	428,775		19.74	18.61
78	BancOhio National Bank, Columbus	1,279,655	1,325,571	-3.46	101,681	204,485	-50.27	755,250	632,576	19.39	422,724	488,510		21.29	21.09
79	Bank of America Arizona, Phoenix	1,273,412	719,515	76.98	120,040	258,035	-53.48	0	0	...	1,153,372	461,480		22.20	11.26
80	Barnett Bank of Pinellas County NA, Clearwater	1,270,257	1,304,191	-2.60	143,329	240,430	-40.39	134,688	87,908	53.21	992,240	975,853		46.96	48.10
81	Huntington National Bank, Columbus, Ohio	1,262,286	1,540,770	-18.07	323,979	776,813	-58.29	439,423	324,453	35.44	498,884	439,504		13.41	17.19
82	United States National Bank, Portland, Ore.	1,245,197	1,365,478	-8.81	210,978	308,592	-31.63	268,293	283,788	-5.46	765,925	773,098		11.65	12.87
83	Amalgamated Bank of New York	1,240,352	940,501	31.88	1,232,333	805,089	53.07	865	128,206	-99.33	7,154	7,206		71.43	59.26
84	Bank of Hawaii, Honolulu	1,222,058	1,195,262	2.24	219,805	233,585	-5.90	141,508	135,097	4.75	860,745	826,579		12.42	12.35
85	First Fidelity Bank, NA/North Jersey, Totowa	1,154,434	971,814	18.79	226,303	307,817	-26.48	428,757	242,315	76.94	499,374	421,682		44.12	39.79
86	Marine Bank, Warren, Pa.	1,137,839	1,084,793	4.89	624,695	571,541	9.30	292,622	312,793	-6.45	220,522	200,459		59.38	57.87
87	Bankers Trust Co., New York	1,127,000	1,038,000	8.57	588,000	658,000	-10.64	470,000	327,000	43.73	69,000	53,000		2.02	2.01
88	First American Bank of Virginia, McLean	1,126,521	939,104	19.96	238,014	255,226	-6.74	225,808	253,510	-10.93	662,699	430,368		35.87	27.41
89	CoreStates Bank NA, Philadelphia	1,116,892	959,926	16.35	1,714	121,200	-98.59	561,963	319,830	75.71	553,215	518,896		7.28	6.07
90	Equibank, Pittsburgh	1,114,173	949,100	17.38	218,926	175,009	25.09	305,253	208,674	46.28	589,994	565,417		34.24	34.55
91	Bank of Baltimore	1,102,060	1,329,376	-17.10	264,803	284,523	-6.93	406,857	266,428	52.71	430,400	778,425		32.94	40.64
92	Norstar Bank of Upstate New York, Albany	1,101,577	769,866	43.09	737,530	339,670	117.13	9,616	63,876	-84.95	354,431	366,318		23.97	16.61
93	Chase Lincoln First Bank NA, Rochester, N.Y.	1,098,009	1,240,310	-11.47	206,832	215,208	-3.89	1,979	2,830	-30.07	889,198	1,022,272		19.44	20.80
94	NCNB National Bank of Florida, Tampa	1,089,751	2,507,525	-56.54	0	1,344,563	-100.00	257,945	201,191	28.21	831,806	961,771		7.35	18.99
95	Premier Bank NA, Baton Rouge, La.	1,088,997	1,051,840	3.53	344,878	522,964	-34.05	388,573	180,515	115.26	355,546	348,401		27.73	26.76
96	Banco Popular de Puerto Rico, San Juan	1,077,141	867,694	24.14	0	0	...	231,786	211,653	9.51	845,355	656,041		12.40	9.92
97	First Interstate Bank of Nevada NA, Las Vegas	1,047,222	1,117,542	-6.29	327,969	354,830	-7.57	344,456	396,338	-13.09	374,797	366,374		31.62	31.63
98	Sanwa Bank California, San Francisco	1,045,923	891,839	17.28	150,235	99,848	50.46	109,288	56,981	91.80	786,400	735,010		14.43	12.43
99	Wilmington Trust Co., Del.	1,040,627	1,019,137	2.11	24,876	26,567	-6.37	153,506	181,231	-15.30	862,245	811,339		26.22	27.32
100	First Interstate Bank of Oregon NA, Portland	1,039,791	997,580	4.23	472,732	490,978	-3.72	130,629	119,519	9.30	436,430	387,083		17.79	17.39
	TOTALS FOR THE TOP 100* ($ MILLIONS)	279,572	267,475	4.52	79,122	81,789	-3.24	62,982	43,358	22.20	147,467	142,347		17.31	17.41
	TOTALS FOR ALL BANKS† ($ MILLIONS)	616,784	588,784	4.75	156,773	157,419	-0.41	108,712	97,702	21.68	353,268	343,681		17.97	17.57

Data source: Sheshunoff Information Services Inc., Austin, Texas, from its data base of federally insured commercial banks. Sheshunoff restates the March 31, 1991 data for subsequent mergers. **Total mortgage investments** (as defined by *American Banker*) are the sum of all the bank's holdings of mortgage-backed securities and collateralized mortgage obligations plus its home mortgage loans outstanding. **% Chg** is the change over the six-month period ended 9/30/91. **Mortgage-Backed Securities** are the book value of bank's holdings of U.S. government and private certificates of participation in pools of residential mortgages. Mortgage securities held in a bank's trading accounts are excluded. **Collateralized Mortgage Obligations** are the book value of multiclass mortgage-backed securities issued by the U.S. government sponsored FNMA and FHLMC and issued by others — such as insurance companies or other depository institutions, where an underlying pool of mortgages held by the issuer serves as collateral for the debt obligation. The principal and interest payments from the pool of mortgages are used to retire the CMOs. REMICS, or real estate mortgage investment conduits, also are included. **Home mortgages** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. **Total Mtge. Invest. as % of Total Assets** is total mortgage investments divided by total assets, expressed as a percentage. (*)— Totals calculated by **Sheshunoff Information Services Inc.**

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Summary Statistics

Top 100 Banks in Mortgage-Backed Securities (MBS)

Largest Ratios: MBS/ Total Securities

		Ratio (%)
1.	Int'l Bank of Commerce, Laredo, Tex.	96.95%
2.	Connecticut National Bank, Hartford	95.52
3.	Norwest Bank Iowa NA, Des Moines	94.38
4.	Norwest Bank North Dakota NA, Fargo	92.22
5.	Shawmut Bank NA, Boston	92.09
6.	Norwest Bank S. Dakota NA, Sioux Falls	91.94
7.	Norwest Bank Minnesota NA, Minneapolis	90.57
8.	Norwest Bank Nebraska NA, Omaha	90.05
9.	Fleet National Bank, Providence, R.I.	88.42
10.	Amalgamated Bank of New York	85.21

Largest Gains in MBS (9/30/90-9/30/91)

		(%)
1.	European American Bank, New York	1,315%
2.	National City Bank, Cleveland	1,196
3.	Norwest Bank Minnesota NA, Minneapolis	306
4.	Norstar Bank of Upstate NY, Albany	284
5.	Shawmut Bank NA, Boston	219
6.	Amalgamated Bank of New York	207
7.	Manufacturers & Traders Tr. Co., Buffalo	186
8.	Fleet Bank of Maine, Portland	174
9.	Continental Bank NA, Chicago	141
10.	Republic National Bank, New York	140

Largest Declines in MBS (9/30/90-9/30/91)

		(%)
1.	NCNB Texas National Bank, Dallas	82.4%
2.	Sovran Bank NA, Richmond	63.0
3.	Huntington National Bank, Columbus	59.3
4.	Dominion Bank NA, Roanoke, Va.	54.1
5.	First City Texas-Houston NA	53.4
6.	Premier Bank NA, Baton Rouge, La.	49.1
7.	Bank of Baltimore	47.8
8.	First Interstate Bank NA, Houston	47.7
9.	Bankers Trust Co., New York	46.7
10.	Morgan Guaranty Trust Co., New York	45.8

Top 100 Banks in Total Collateralized Mortgage Obligations

Largest Ratios: CMOs/ Total Securities

		Ratio (%)
1.	Comerica Bank Texas, Dallas	95.94%
2.	Provident National Bank, Philadelphia	87.27
3.	Security Bank & Trust Co., Southgate, Mich.	87.19
4.	First Valley Bank, Bethlehem, Pa.	80.50
5.	United Jersey Bank/Central NA, Princeton	77.83
6.	NBD Bank, Columbus, Ohio	70.19
7.	BancOhio National Bank, Columbus	68.86
8.	Comerica Bank, Detroit	68.23
9.	First Interstate Bk of Calif., Los Angeles	67.54
10.	Crestar Bank, Washington, D.C.	66.42

Largest Ratios: (CMOs+MBS)/Total Sec.

		Ratio (%)
1.	NBD Bank, Columbus, Ohio	99.09%
2.	Marine Bank, Warren, Pa.	98.11
3.	Massachusetts Co. Inc., Boston	97.36
4.	Comerica Bank Texas, Dallas	96.90
5.	Michigan National Bank, Farmington	91.22
6.	Provident National Bank, Philadelphia	90.58
7.	Bank of Baltimore	89.22
8.	Citizens Fidelity B&T Co., Louisville, Ky.	87.45
9.	Manufacturers & Traders Trust Co., Buffalo, N.Y.	87.33
10.	Marine Midland Bank NA, Buffalo, N.Y.	87.32

Largest Gains in CMOs (3/31/91-9/30/91)

		(%)
1.	Chemical Bank New Jersey NA, E. Brunswick	3,040%
2.	First Interstate Bank of Texas NA, Houston	2,767
3.	First Tennessee Bank NA, Memphis	795
4.	Bank of America NT&SA, San Francisco	416
5.	Barnett Bank of South Fla. NA, Miami	403
6.	First National Bank of Md., Baltimore	392
7.	Bank of Oklahoma NA, Tulsa	247
8.	First Interstate Bank of Calif., Los Angeles	229
9.	Integra National Bank, Pittsburgh	117
10.	Premier Bank NA, Baton Rouge, La.	115

Top 100 Banks in Fannie Mae and Freddie Mac CMOs

Largest Ratios: CMOs/ Total Securities

		Ratio (%)
1.	Provident National Bank, Philadelphia	87.27%
2.	First Valley Bank, Bethlehem, Pa.	74.34
3.	United Jersey Bank/Central, NA, Princeton	71.69
4.	Barnett Bank of Central Fla. NA, Orlando	66.45
5.	United Jersey Bank, Hackensack, N.J.	58.89
6.	BancOhio National Bank, Columbus	55.99
7.	Summit Trust Co., N.J.	55.72
8.	Bank of Delaware, Wilmington	55.24
9.	Comerica Bank Texas, Dallas	53.83
10.	Third National Bank, Nashville	53.46

Largest Ratios: (CMOs+MBS)/Total Sec.

		Ratio (%)
1.	Massachusetts Co. Inc., Boston	94.41%
2.	Provident National Bank, Philadelphia	90.58
3.	First Union Nat'l Bank of Ga., Atlanta	89.29
4.	Marine Midland Bank NA, Buffalo, N.Y.	86.75
5.	Bank of Baltimore	83.62
6.	Citizens Fidelity B&T Co., Louisville	83.06
7.	First Fidelity Bank, NA/No. Jersey, Totowa	80.57
8.	First Valley Bank, Bethlehem, Pa.	79.85
9.	Chemical Bank New Jersey, NA, E. Brunswick	79.30
10.	Equibank, Pittsburgh	76.98

Largest Gains in CMOs (9/30/90-9/30/91)

		(%)
1.	Chemical Bank New Jersey, NA, E. Brunswick	2,775%
2.	Bank of Oklahoma, NA, Tulsa	1,611
3.	Barnett Bank of Central Fla. NA, Orlando	1,552
4.	Barnett Bank of South Fla. NA, Miami	1,514
5.	AmSouth Bank NA, Birmingham, Ala.	1,422
6.	Branch Banking & Trust Co., Wilson, N.C.	1,045
7.	Bank of America NT&SA, San Francisco	593
8.	Deposit Guaranty National Bank, Jackson, Miss.	486
9.	Banco Popular de Puerto Rico, San Juan	368
10.	European American Bank, New York	332

Top 100 Banks in Total Mortgage Investments (TMI)

Largest Ratios: TMI/ Total Assets

		Ratio (%)
1.	Amalgamated Bank of New York	71.43%
2.	Marine Bank, Warren, Pa.	59.38
3.	Boston Safe Deposit & Trust Co.	49.30
4.	Barnett Bk of Pinellas Cty NA, Clearwater	46.95
5.	Norwest Bank Iowa NA, Des Moines	45.84
6.	First Fidelity Bank NA/No. Jersey, Totowa	44.12
7.	Manufacturers & Traders Tr. Co., Buffalo	42.89
8.	Pittsburgh National Bank	40.76
9.	Norwest Bank Minnesota NA, Minneapolis	39.10
10.	Integra National Bank, Pittsburgh	36.89

Largest Gains in TMI (3/31/91-9/30/91)

		(%)
1.	Fleet National Bank of Conn., Hartford	128.54%
2.	Integra National Bank, Pittsburgh	93.17
3.	Bank of America Arizona, Phoenix	76.98
4.	Republic National Bank, New York	53.92
5.	First Tennessee Bank NA, Memphis	57.63
6.	First Union Nat'l Bk of Fla., Jacksonville	53.20
7.	First Fidelity Bank NA, Newark, N.J.	46.24
8.	Manufacturers & Traders Tr. Co., Buffalo	45.79
9.	LaSalle National Bank, Chicago	44.74
10.	Norstar Bank of Upstate NY, Albany	43.09

Largest Declines in TMI (3/31/91-9/30/91)

		(%)
1.	NCNB Nat'l Bk. of Fla., Tampa	56.54%
2.	NCNB Nat'l Bk. of N.C., Charlotte	49.11
3.	Crestar Bank, Richmond	30.04
4.	Bank of New York	26.03
5.	NCNB Texas National Bank, Dallas	24.97
6.	Hibernia National Bank, New Orleans	22.96
7.	Dominion Bank NA, Roanoke, Va.	21.31
8.	Security Pacific Nat'l Bank, Los Angeles	20.42
9.	Sovran Bank NA, Richmond	19.01
10.	Huntington National Bank, Columbus, Ohio	18.07

Commercial Banks' Share of the Mortgage Market

As measured by total mortgage investments, 1987 through 1991 (dollar amounts in billions)

	Total Mortgage Investments			Mortgage-backed securities			Collateralized Mortgage Obligations		
	Total	Banks	Bank Share	Total	Banks	Bank Share	Total	Banks	Bank Share
September 30, 1991	$2,781.0[a]	616.8	22.2	1,201.2	156.8	13.1	471.3	106.7	22.6
December 31, 1990	2,710.0	577.2	21.3	1,070.8	150.3	14.0	335.2	87.7[a]	26.2
December 31, 1989	2,429.7	429.1	17.7	914.1	129.0	14.1	256.4	N.A.	
December 31, 1988	2,201.2	353.5	16.1	780.0	92.5	11.9	181.2	N.A.	
December 31, 1987	1,963.0	311.9	15.9	696.2	80.6	11.6	112.7	N.A.	

Data Sources: The data on total **mortgage-backed securities outstanding** and total collateralized mortgage obligations outstanding were provided by **Inside Mortgage Capital Markets**, a Washington, D.C.-based publication for the secondary mortgage market. The data on **total mortgage investments** is 1-4 family mortgage debt outstanding, as reported by the **Federal Reserve Board** in its *Flow of Funds* report. As defined for banks, total mortgage investments is the sum of home mortgage loans (excluding home equity) plus mortgage-backed securities plus total CMOs. However, prior to 1990, no CMO data for banks were available. And from March 31, 1990 to Dec. 31, 1990 only data on U.S. government sponsored CMOs were available. All bank data aggregates are for FDIC-insured commercial banks and were provided by **Sheshunoff Information Services Inc.**, Austin, Tex., as from its data base of federally insured commercial banks. (†)— Latest data available are for June 30, 1991. (‡) Data are for March 31, 1991.

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Foreclosures Soar; Real Estate Is a Burden

By Stephen Kleege –

THE NATION'S BANKS added $5.4 billion to their portfolios of foreclosed commercial properties last year, indicating that banks will be burdened by real estate problems for years.

Last year's additions brought total foreclosed real estate at banks to $27.4 billion, according to the *American Banker* annual survey of commercial real estate.

And despite some glimmers of hope that banks' real estate problems at least are not worsening – the rate of increase in problem loans is down – analysts warned that banks must stay vigilant.

"They'd better pay attention to managing real estate," said Anthony Downs, real estate specialist at the Brookings Institution.

THE RATE OF INCREASE in foreclosures, while still substantial, slowed from a year earlier – to 27.4% from 55.8% in 1990.

About $39.1 billion, or 4.6% of bank real estate loans, including residential mortgages, were listed as noncurrent, compared with 4.34% in 1990. That ratio had increased more rapidly in previous years.

"Year over year, the influx of problems was greater in 1990 than in 1991," said Christoph Kotowski, analyst at Oppenheimer & Co. "It should be dramatically lower this year, and the first quarter confirms that."

Moreover, the Citibank unit of Citicorp has disposed of two troubled office buildings: a bankrupt tower in New York and a building the bank had seized in Indianapolis.

The deals were widely hailed as signs that banks and investors were beginning to see eye to eye on pricing commercial real estate.

Other findings of the survey included:

• Bank of America, a unit of BankAmerica Corp., was poised to overtake Citibank as the industry's largest real estate lender upon completion of its merger with Security Pacific Corp. last month.

• The most troubled banks remain in the Northeast and Middle Atlantic states.

• Banks reduced risky construction and development loans by 18.6%, to $102.7 billion, after a 7.2% reduction in 1990.

Real estate loans fell $8 billion, to $376.2 billion. But the reduction, amounting to 2.3% of the industry's commercial real estate loan exposure, was negligible in light of the pressure on banks to shed real estate.

The lack of progress confirmed fears that banks will struggle with a real estate burden for years. This would dry up capital that could be loaned to small businesses, among other things.

"The complaints about a lack of liquidity are accurate," said Lawrence W. Cohn, bank analyst at PaineWebber Inc.

Thrifts and insurance companies, which usually refinance bank construction loans, have left the market.

This means problem loans will remain on bank balance sheets until property income is sufficient to attract buyers and justify new bank loans to them.

BANKS REDUCED RISKY CONSTRUCTION AND DEVELOPMENT LOANS BY 18.6% TO $102.7 BILLION.

"Banks are going to have to live with [the real estate assets] until cash flows take them out," Mr. Cohn said.

One real estate investor, who has bought loans and property from banks and from the Resolution Trust Corp., said banks must change their approach if they hope to get large amounts of property out the door.

"I don't think they're serious about it yet," said the investor. "First of all, with a few exceptions, the real estate guys are making the disposal decisions. The [bank] CEO should be making the decisions. The real estate guy is going to say, 'Why sell it at a discount? I can fix it up.' "

An official of Citibank said its progress in selling property resulted from facing reality. The bank took losses on both its big property sales, but the official said the original lending assumptions were irrelevant.

Overall, banks reduced commercial real estate loans – and construction and land development loans – in part through restructurings that required developers to come up with new equity.

Banks also reduced their portfolios by charging off 0.98% of all real estate loans last year (including 0.2% of residential loans). □

Top 100 Banks in Commercial Real Estate Lending

Based on Dec. 31, 1991 federal regulatory report of condition, dollar amounts in millions

Rank 12/91	Name of Bank, City, State	Commercial Real Estate Loans			Noncurrent Commercial Real Estate Loans (N.C.)						
		Total	Secured	% Change Secured	N.C. Total	Total % N.C.	N.C. as a % of Equity Capital	N.C. Unsecured	Unsecured % N.C.	N.C. Secured	Secured % N.C.
1	Citibank NA, New York	13,503	13,200	13.04	3,424	25.36	43.10	50	16.50	3,374	25.56
2	Wells Fargo Bank NA, San Francisco	13,244	11,786	1.45	1,210	9.14	38.89	211	14.45	1,000	8.48
3	Bank of America NT&SA, San Francisco	8,222	6,805	7.15	991	12.05	19.17	93	6.56	898	13.20
4	Security Pacific National Bank, Los Angeles	7,030	6,965	11.62	880	12.52	36.16	0	0.00	880	12.64
5	Chase Manhattan Bank NA, New York	6,958	6,555	11.98	2,504	35.99	66.04	59	14.55	2,446	37.31
6	Chemical Bank, New York	4,933	3,677	3.69	751	15.22	35.73	190	15.13	561	15.26
7	First Union National Bank of Florida, Jacksonville	4,597	4,410	64.20	413	8.98	21.36	12	6.57	401	9.09
8	Manufacturers Hanover Trust Co., New York	3,540	2,526	0.48	498	14.07	18.11	210	20.71	288	11.40
9	Sumitomo Bank of California, San Francisco	3,463	3,463	21.46	116	3.34	39.18	0		116	3.34
10	First National Bank, Chicago	2,994	2,312	11.35	239	7.98	13.65	14	2.06	225	9.72
11	Maryland National Bank, Baltimore	2,988	2,776	12.51	409	13.69	87.97	48	22.45	362	13.03
12	Union Bank, San Francisco	2,840	2,787	6.58	266	9.38	24.77	8	15.83	258	9.25
13	Michigan National Bank, Farmington Hills	2,782	2,607	7.63	131	4.71	19.84	6	3.16	126	4.81
14	NationsBank of North Carolina NA, Charlotte	2,720	2,609	10.43	196	7.19	17.94	26	23.83	169	6.49
15	First Interstate Bank of California, Los Angeles	2,635	2,109	20.52	401	15.23	35.28	6	1.23	395	18.72
16	Midlantic National Bank, Newark, N.J.	2,567	2,519	13.46	668	26.01	125.71	0	0.00	668	26.50
17	Bank of California NA, San Francisco	2,533	2,533	4.20	470	18.54	81.50	0		470	18.54
18	First Union National Bank, Charlotte, N.C.	2,319	2,319	12.12	94	4.06	11.10	0		94	4.06
19	Seattle-First National Bank	2,318	2,201	8.14	105	4.54	11.10	7	5.82	98	4.47
20	Continental Bank NA, Chicago	2,283	1,827	6.45	150	6.57	8.85	0	0.00	150	8.21
21	Bank of New York	2,171	1,295	16.19	295	13.62	13.35	1	0.15	294	22.72
22	NCNB National Bank of Florida, Tampa	2,122	1,968	3.04	112	5.29	17.27	1	0.87	111	5.63
23	Mellon Bank NA, Pittsburgh	2,101	1,802	6.53	334	15.92	18.47	0	0.00	334	18.56
24	Shawmut Bank, NA, Boston	2,019	1,896	14.99	299	14.79	46.47	7	5.80	292	15.38
25	NBD Bank NA, Detroit	1,964	1,755	57.87	72	3.65	4.97	0	0.00	72	4.13
26	Connecticut National Bank, Hartford	1,957	1,849	13.60	329	16.81	54.73	22	20.73	307	16.61
27	First National Bank, Boston	1,889	1,889	17.70	164	8.71	13.05	0		164	8.71
28	United States National Bank, Portland, Ore.	1,849	1,726	5.76	93	5.02	10.36	0	0.00	93	5.38
29	Security Pacific Bank Washington, NA, Seattle	1,846	1,834	0.39	176	9.56	37.36	0	0.00	176	9.62
30	Key Bank of New York NA, Albany	1,748	1,748	9.24	51	2.90	6.02	0		51	2.90
31	Sovran Bank NA, Richmond	1,691	1,690	24.45	242	14.34	30.44	0	0.00	242	14.35
32	Bankers Trust Co., New York	1,683	1,257	17.79	425	25.25	18.27	104	24.41	321	25.54
33	NationsBank of Texas, NA, Dallas	1,670	1,510	32.78	15	0.89	0.87	0	0.24	14	0.95
34	NationsBank of Georgia, NA, Atlanta	1,668	1,505	11.99	83	4.99	9.73	0	0.00	83	5.54
35	First Fidelity Bank NA, Newark, N.J.	1,656	1,642	10.18	183	11.04	19.81	0	0.00	183	11.14
36	National Westminster Bank USA, New York	1,645	1,196	11.95	455	27.67	60.10	114	25.43	341	28.51
37	Meridian Bank, Reading, Pa.	1,630	1,630	7.91	85	5.20	12.63	0		85	5.20
38	Crestar Bank, Richmond	1,621	1,621	0.26	104	6.43	16.92	0		104	6.43
39	United Jersey Bank, Hackensack, N.J.	1,594	1,420	3.21	207	12.99	59.30	14	7.98	193	13.60
40	Wachovia Bank of North Carolina, NA, Winston-Salem	1,577	1,570	6.85	68	4.31	5.28	5	58.49	64	4.05
41	Marine Midland Bank NA, Buffalo, N.Y.	1,531	1,531	25.26	426	27.83	42.42	0		426	27.83
42	Sanwa Bank California, San Francisco	1,521	1,450	3.09	142	9.31	22.27	0	0.00	142	9.77
43	Corestates Bank NA, Philadelphia	1,428	1,264	7.74	128	8.98	13.15	6	3.89	122	9.65
44	Dominion Bank NA, Roanoke, Va.	1,422	1,381	10.98	156	10.97	35.24	11	27.82	145	10.47
45	NCNB National Bank of South Carolina, Columbia	1,376	1,287	3.89	69	5.02	23.22	3	3.00	66	5.16
46	Baybank Middlesex, Burlington, Mass.	1,339	1,339	10.82	123	9.18	28.49	0		123	9.18
47	Central Fidelity Bank, Richmond, Va.	1,336	1,279	1.43	32	2.37	11.02	0	0.05	32	2.48
48	Bank of Hawaii, Honolulu	1,310	1,095	4.64	10	0.73	1.57	0	0.00	10	0.87
49	Branch Banking & Trust Co., Wilson, N.C.	1,286	1,267	16.07	38	2.92	8.97	0	0.89	37	2.95
50	Barnett Bank of South Florida NA, Miami	1,273	1,234	16.91	104	8.20	24.85	14	34.76	91	7.34
51	Manufacturers & Traders Trust Co., Buffalo, N.Y.	1,273	1,184	75.60	35	2.77	9.02	2	2.50	33	2.79
52	AmeriTrust Co. NA, Cleveland	1,258	1,257	4.06	126	9.99	23.18	0	0.00	126	9.99
53	First Florida Bank NA, Tampa	1,257	1,241	11.12	64	5.07	19.69	2	3.06	62	5.02
54	Citizens & Southern National Bank of Fla., Fort Lauderdale	1,244	1,200	5.63	74	5.95	18.46	0	0.45	74	6.15
55	Fleet Bank of Massachusetts, NA, Boston	1,186	1,181		1	0.07	0.22	0	0.00	1	0.07
56	Fidelity Bank NA, Philadelphia	1,163	1,000	17.58	86	7.42	15.77	12	6.43	76	7.60
57	Fleet Bank, NA, Hartford	1,163	1,157	242.22	68	5.81	14.88	0	0.00	68	5.84
58	Chase Lincoln First Bank NA, Rochester, N.Y.	1,161	1,138	8.97	82	7.07	19.96	1	5.94	81	7.09
59	Huntington National Bank, Columbus, Ohio	1,154	1,154	4.93	71	6.11	11.03	0		71	6.11
60	Comerica Bank, Detroit	1,128	1,128	4.79	59	5.19	7.95	0		59	5.19
61	South Carolina National Bank, Columbia	1,126	1,115	15.91	66	6.01	19.54	0	4.00	67	6.03
62	First National Bank of Maryland, Baltimore	1,077	956	0.26	16	1.48	3.87	0	0.00	16	1.66
63	Boatmen's National Bank, St. Louis	1,074	1,016	7.89	53	4.94	8.67	0	0.62	53	5.18
64	U.S. Bank of Washington NA, Seattle	1,073	883	1.03	12	1.10	3.04	0	0.11	12	1.31
65	Fleet National Bank, Providence, R.I.	1,054	1,029	10.03	179	16.85	33.17	5	13.19	175	16.98
66	American Security Bank NA, Washington, D.C.	1,057	954	29.04	308	29.17	170.75	26	27.66	283	29.31
67	National Westminster Bank NJ, Jersey City	1,036	1,036	25.39	171	16.51	39.21	0		171	16.51
68	Continental Bank, Norristown, Pa.	995	972	5.09	103	10.32	39.51	6	25.65	97	9.96
69	Valley National Bank of Arizona, Phoenix	968	933	15.10	119	12.26	23.41	1	3.71	117	12.57
70	National Community Bank, Rutherford, N.J.	957	914	13.54	40	4.18	18.53	3	6.42	37	4.07
71	SouthTrust Bank of Alabama NA, Birmingham	941	871	4.85	23	2.42	9.17	0	0.29	23	2.59
72	Hibernia National Bank, New Orleans	937	926	15.40	101	10.73	50.51	0	0.00	101	10.86
73	Imperial Bank, Los Angeles	933	869	10.73	23	2.42	12.34	1	0.87	22	2.54
74	First American National Bank, Nashville, Tenn.	924	911	14.61	53	5.69	14.13	0	0.59	53	5.76
75	Manufacturers Bank, NA, Detroit	900	726	12.65	30	3.39	4.57	1	0.55	30	4.06
76	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	897	897	30.49	12	1.36	3.38	0		12	1.36
77	Wachovia Bank of Georgia, NA, Atlanta	895	834	3.39	37	4.18	5.64	0	0.00	37	4.49
78	First Union National Bank of Georgia, Atlanta	891	891	4.86	29	3.30	11.18	0		29	3.30
79	First Hawaiian Bank, Honolulu	871	821	33.00	24	2.81	6.99	0	0.00	24	2.97
80	Signet Bank/Virginia, Richmond	870	870	10.86	111	12.81	25.08	0		111	12.81
81	Trust Company Bank, Atlanta	867	809	6.40	33	3.83	4.79	0	0.00	33	4.10
82	City National Bank, Beverly Hills	853	853	18.37	123	14.47	43.87	0		123	14.47
83	Bank of Tokyo Trust Co., New York	838	795	18.14	250	29.86	57.71	14	34.03	236	29.64
84	Citizens First National Bank, Ridgewood, N.J.	837	837	7.21	74	8.86	79.96	0		74	8.86
85	Texas Commerce Bank NA, Houston	829	719	16.61	80	9.64	12.04	3	2.45	77	10.74
86	First Bank NA, Minneapolis	811	601	14.00	46	5.72	5.71	6	2.94	40	6.69
87	Bank South NA, Atlanta	797	703	11.63	65	8.16	30.60	4	4.33	61	8.67
88	Provident National Bank, Philadelphia	794	764	32.44	46	5.76	8.91	0	0.00	46	5.99
89	Sovran Bank/Maryland, Bethesda	793	758	11.88	91	11.45	42.15	10	29.44	81	10.64
90	First Alabama Bank, Montgomery	793	786	23.69	5	0.59	0.91	1	8.84	4	0.52
91	Sun Bank NA, Orlando, Fla.	790	790	6.60	15	1.96	4.60	0		15	1.96
92	First Citizens Bank & Trust Co., Raleigh, N.C.	789	777	25.87	14	1.76	5.12	0	0.00	14	1.79
93	Bank of Baltimore	788	788	59.97	123	15.61	91.08	0		123	15.61
94	Morgan Guaranty Trust Co., New York	783	93	43.59	20	2.58	0.53	17	2.41	4	3.83
95	AmSouth Bank Birmingham NA, Ala.	773	719	8.86	27	3.50	4.43	0	0.00	27	3.76
96	Equibank, Pittsburgh	769	750	48.16	103	13.38	87.49	14	71.90	89	11.90
97	Norstar Bank of Upstate NY, Albany	758	745	103.22	71	9.42	14.06	0	0.00	71	9.58
98	Norwest Bank Minnesota NA, Minneapolis	758	758	12.10	74	9.83	11.82	0		74	9.83
99	Barclays Bank of New York NA	707	696	27.27	45	6.37	22.78	8	69.35	37	5.31
100	First Interstate Bank of Texas, NA, Houston	705	705	28.61	6	0.81	1.63	0		6	0.81
	Totals for the Top 100 Banks of 1991	191,736	176,435	3.64	22,429	11.70	24.69	1,379	9.01	21,049	11.93
	Totals for All Commercial Banks	399,442	376,212	2.26	31,882	7.99	13.73	1,755	7.66	30,127	8.01

Data source: All data provided by **Sheshunoff Information Services Inc.**, Austin, Texas. Data for 1990 have been adjusted for subsequent commercial bank acquisitions but not for subsequent thrift acquisitions. **Total commercial real estate loans** are the sum of secured real estate loans plus unsecured real estate loans. **Secured commercial real estate loans** include domestic construction and land development loans, loans secured by multifamily residential properties, and loans secured by nonfarm nonresidential properties currently on the bank's books. **Unsecured commercial real estate loans** are loans to finance commercial real estate construction and land development activities that have been include in commercial and industrial loans and in all other loans. These activities include the acquiring, developing, and renovating of commercial and residential real estate. The loans include loans made for the express purpose of financing real estate ventures as evidenced by loan documentation or other circumstances connected with the loan, or loans made to organizations or individuals 80% of whose revenue or assets are derived from or consist of real estate ventures or holdings. **Noncurrent Commercial Real Estate Loans** include commercial real estate loans that are 90 days or more past due or on a nonaccrual basis. **N.C. Total:** secured plus unsecured noncurrent commercial real estate loans. **Total % N.C.** total noncurrent commercial real estate loans as a percentage of total commercial real estate loans. **N.C. as a % of Equity Capital** is total noncurrent commercial real estate loans as a percentage of equity capital. **N.C. Unsecured:** unsecured noncurrent commercial real estate loans. **Unsecured % N.C.** noncurrent unsecured commercial real estate loans as a percentage of unsecured commercial real estate loans. **N.C. Secured:** secured noncurrent commercial real estate loans. **Secured % N.C.** secured noncurrent commercial real estate loans as a percentage of secured commercial real estate loans.

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Top 100 Banks in Commercial Real Estate Loans

Listed geographically in order of commercial real estate loans within states (dollar amounts in millions)

CREAL Rank 12/91		C.R. Loans 12/31/91	OREO 12/31/91	% change OREO	D&D invest. 12/31/91
	ALABAMA				
71	SouthTrust Bank of Alabama NA	$941	$49	24.04%	$ 0
90	First Alabama Bank	793	10	61.72	0
96	AmSouth Bank Birmingham NA	773	36	25.32	0
	ARIZONA				
69	Valley National Bank of Arizona	968	90	43.07	0
	CALIFORNIA				
2	Wells Fargo Bank NA	13,244	486	15.10	94
3	Bank of America NT&SA	8,222	345	200.00	0
4	Security Pacific National Bank	7,090	1,443	70.62	348
9	Sumitomo Bank of California	3,463	24	113.78	0
12	Union Bank	2,940	253	804.31	0
15	First Interstate Bank of California	2,635	127	51.44	0
17	Bank of California NA	2,533	118	129.68	0
42	Sanwa Bank California	1,521	44	36.14	0
73	Imperial Bank	933	91	3,316.95	12
82	City National Bank	853	65	2,817.68	0
	CONNECTICUT				
26	Connecticut National Bank	1,997	178	39.48	0
57	Fleet Bank, NA	1,163	76	99.71	0
	DISTRICT OF COLUMBIA				
66	American Security Bank NA	1,057	281	88.63	0
	FLORIDA				
7	First Union National Bank of Florida	4,597	217	24.64	0
22	NCNB National Bank of Florida	2,172	161	36.87	0
50	Barnett Bank of South Florida NA	1,273	105	91.47	0
53	First Florida Bank NA	1,257	62	44.46	0
54	Citizens & Southern National Bank of Fla	1,244	76	215.62	0
91	Sun Bank NA	790	28	15.10	0
	GEORGIA				
34	NationsBank of Georgia, NA	1,668	42	46.61	0
77	Wachovia Bank of Georgia, NA	895	13	41.13	0
78	First Union National Bank of Georgia	891	16	43.54	0
81	Trust Company Bank	867	17	66.96	0
87	Bank South NA	797	72	9.96	0
	HAWAII				
48	Bank of Hawaii	1,310	0		0
79	First Hawaiian Bank	871	1	5.53	0
	ILLINOIS				
10	First National Bank	2,964	917	13.88	0
20	Continental Bank NA	2,283	69	55.55	0
	KENTUCKY				
76	Citizens Fidelity Bank & Trust Co	894	1	95.37	0
	LOUISIANA				
72	Hibernia National Bank	937	98	125.21	0
	MARYLAND				
11	Maryland National Bank	2,868	34	55.05	0
62	First National Bank of Maryland	1,077	41	10.89	0
89	Sovran Bank/Maryland	793	65	508.39	0
93	Bank of Baltimore	788	56	182.52	0
	MASSACHUSETTS				
24	Shawmut Bank, NA	2,014	146	56.48	0
27	First National Bank	1,889	347	11.54	0
46	Baybank Middlesex	1,339	231	32.83	0
55	Fleet Bank of Massachusetts, NA	1,186	3		0
	MICHIGAN				
13	Michigan National Bank	2,782	140	4.84	0
25	NBD Bank NA	1,984	22	80.08	0
60	Comerica Bank	1,129	7	60.89	0
75	Manufacturers Bank, NA	900	12	26.23	0
	MINNESOTA				
86	First Bank NA	811	67	66.55	0
98	Norwest Bank Minnesota NA	756	47	11.28	0
	MISSOURI				
63	Boatmen's National Bank	$1,074	$111	115.48%	$ 0
	NEW JERSEY				
16	Midlantic National Bank	2,567	445	38.14	0
35	First Fidelity Bank NA	1,656	106	38.28	0
39	United Jersey Bank	1,594	91	44.58	0
67	National Westminster Bank NJ	1,036	156	18.35	0
70	National Community Bank	957	102	70.75	0
84	Citizens First National Bank	837	89	8.96	0
	NEW YORK				
1	CitiBank NA	13,583	2,614	73.92	0
5	Chase Manhattan Bank NA	6,958	756	8.63	0
6	Chemical Bank	4,933	414	567.74	0
8	Manufacturers Hanover Trust Co.	3,540	481	55.16	0
21	Bank of New York	2,171	266	9.79	0
30	Key Bank of New York NA	1,748	21	65.51	0
32	Bankers Trust Co.	1,683	265	77.17	0
36	National Westminster Bank USA	1,645	182	70.83	0
41	Marine Midland Bank NA	1,531	292	24.51	0
51	Manufacturers & Traders Trust Co.	1,273	8	86.90	0
58	Chase Lincoln First Bank NA	1,161	36	121.67	0
83	Bank of Tokyo Trust Co.	848	91	36.00	0
94	Morgan Guaranty Trust Co.	783	0	79.59	0
97	Norstar Bank of Upstate NY	758	32	50.04	0
99	Barclays Bank of New York NA	707	16	11.68	0
	NORTH CAROLINA				
14	NationsBank of North Carolina NA	2,720	73	7.90	0
18	First Union National Bank	2,319	175	481.53	0
40	Wachovia Bank of N.C., NA	1,577	10	869.85	0
49	Branch Banking & Trust Co.	1,296	22	143.54	0
92	First Citizens Bank & Trust Co.	789	25	56.24	0
	OHIO				
52	Ameritrust Co. NA	1,256	70	80.19	0
59	Huntington National Bank	1,154	87	85.34	0
	OREGON				
28	United States National Bank	1,849	9	20.06	0
	PENNSYLVANIA				
23	Mellon Bank NA	2,101	305	50.29	0
37	Meridian Bank	1,630	78	129.90	0
43	Corestates Bank NA	1,428	59	145.84	0
56	Fidelity Bank NA	1,183	85	15.65	0
68	Continental Bank	995	106	591.02	0
88	Provident National Bank	794	1	98.89	0
96	Equibank	769	28	87.65	0
	RHODE ISLAND				
65	Fleet National Bank	1,064	261	34.89	0
	SOUTH CAROLINA				
45	NCNB National Bank of S.C.	1,376	41	125.11	0
61	South Carolina National Bank	1,126	43	248.26	0
	TENNESSEE				
74	First American National Bank	924	56	14.28	0
	TEXAS				
33	NationsBank of Texas, NA	1,670	6	21.09	0
85	Texas Commerce Bank NA	829	215	1.63	5
100	First Interstate Bank of Texas, NA	705	39	51.08	0
	VIRGINIA				
31	Sovran Bank NA	1,691	805	925.03	0
38	Crestar Bank	1,621	79	346.45	0
44	Dominion Bank NA	1,422	64	89.34	0
47	Central Fidelity Bank	1,338	33	98.14	0
80	Signet Bank/Virginia	870	64	27.73	0
	WASHINGTON				
19	Seattle-First National Bank	2,318	89	71.21	0
29	Security Pacific Bank Washington, NA	1,846	46	141.54	18
64	U.S. Bank of Washington NA	1,073	31	52.79	0

Data source: All data provided by **Sheshunoff Information Services Inc.**, Austin, Texas. **CREAL Rank 12/91:** National ranking based on commercial real estate loans outstanding on Dec. 31, 1991. **C.R. Loans** are total commercial real estate loans outstanding. **OREO** is other real estate owned, including: (1) direct and indirect investments in real estate ventures; (2) real estate acquired for debts previously contracted; (3) real estate collateral which the bank controls, in substance; (4) property formerly but no longer used for banking; (5) property originally acquired for expansion but no longer intended for that purpose; (6) foreclosed real estate sold under contract and accounted for under the deposit method of accounting in accordance with FASB Statement No. 66, "Accounting for Sales of Real Estate"; (7) receivables resulting from sales of other real estate owned accounted for under the installment, cost recovery, reduced profit or percentage of completion method of accounting in accordance with FASB Statement No. 66; when the buyer's initial investment is less than 10% of the sales value of the real estate sold; and (8) for national banks, foreclosed real estate sold in a "covered" transaction, for the period the transaction remains covered. A covered transaction occurs when the bank receives less than 10% of the sales price in cash; the bank provides financing terms more favorable than are customarily required when the bank is involved only as a lender; and when the transaction does not transfer the usual risks and rewards of ownership from the bank to the purchaser. **% Change OREO** is the growth in other real estate owned from 12/31/90 to 12/31/91. **D&D Invest** is a component of other real estate owned. It is the net book value of direct or indirect investments in real estate ventures.

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Commercial Real Estate Lending by Banks

Yearend 1986 to Yearend 1991 ($ Billion) with annual percent changes

	1991	1990	1989	1988	1987	1986
Total Commercial real estate[1]	$399.1	N.A.	N.A.	N.A.	N.A.	N.A.
Percent noncurrent	7.89%					
Unsecured commercial R.E.[2]	$22.9	A	N.A.	N.A.	N.A.	N.A.
Percent noncurrent	7.66%					
Secured commercial R.E.[3]	$376.2	385.0	371.4	335.7	305.1	262.8
Annual % change	-2.3%	+3.7%	+10.6%	+10.0%	+16.1%	+22.2%
Percent noncurrent	8.01%					
Construction & land develop.	$102.7	125.1	136.0	126.3	119.9	106.7
Annual % change	-18.6%	-7.9%	+8.0%	+7.0%	+12.3%	+19.6%
Percent noncurrent	13.96%					
Multifamily residential mtges	$23.9	20.9	20.0	18.2	17.9	15.9
Annual % change	+14.4%	+4.7%	+9.7%	+2.2%	+12.6%	-26.2%
Percent noncurrent	5.64%					
Commercial properties[4]	$249.6	237.8	215.4	189.1	167.3	140.2
Annual % change	+5.0%	+10.4%	+13.9%	+13.0%	+19.3%	+28.7%
Percent noncurrent	5.81%					
All other real estate loans[5]	474.5	444.0	386.3	339.3	294.8	252.6
Annual % change	+6.9%	+15.0%	+13.8%	+15.1%	+16.7%	+12.1%
Total real estate loans[6]	$850.7	829.0	757.7	675.0	599.9	515.4
Annual % change	+2.6%	+9.4%	+12.8%	+12.5%	+16.4%	+17.5%
Percent noncurrent	4.66%	4.44%	2.96%	2.38%	2.73%	2.73%
Other real estate owned[7]	$27.4	21.5	13.8	11.3	11.0	9.2
Annual % change	+27.4%	+55.4%	+21.8%	+3.2%	+19.7%	+27.5%

Data source: Data are from the **Federal Deposit Insurance Corp.**, Washington, D.C., and are for all FDIC-insured banks. (1)— Secured plus unsecured loans to fully developed commercial real estate projects. (2)— Loans to finance commercial real estate construction and land development activities included in business and all other loans. (3)— The sum of construction and land development loans, multifamily residential mortgage loans, and nonfarm, nonresidential loans that were booked by a bank's domestic offices. (4)— Loans secured by nonfarm nonresidential properties. (5)— Includes first and second mortgages secured by 1-4 family residential properties and home equity loans; loans secured by farmland; and foreign real estate loans (real estate loans of all types that were booked in a bank's foreign offices). (6)— Secured loans reported on a consolidated basis (includes domestic and foreign offices). (7)— Reported on a consolidated basis. N.A.— Not available.

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Large Banks with the Greatest Real Estate Loan Exposure

Based on noncurrent commercial real estate loans as a percentage of total equity capital
For banks with assets of $500 million or more on Dec. 31, 1991 (dollar amounts in thousands)

Rank 12/91		NCRE as a % of Equity 12/31/91	Noncurrent CREAL 12/31/91	NCRE as a % of CREAL	4-yr. Growth in Secured 12/87-12/91	4-yr. Growth in Assets 12/87-12/91	CREAL Loans 12/31/91	Equity Capital 12/31/91	Total Assets 12/31/91	CL as a % of Secured 12/31/91	CL as a % of Secured 12/31/87	NCSec as a % of Secured	NCLoan as a % of Unsecured
1	Metro North State Bank, Kansas City, Mo.	363.74	51,996	18.97	3.84	27.53	274,169	14,295	542,541	22.17	24.32	19.56	8.51
2	First New York Bank for Business	235.27	52,286	29.18	840.64	111.98	179,174	22,224	656,732	1.25	0.00	29.01	29.85
3	American Security Bank NA, Washington, D.C.	170.75	308,252	29.17	4.48	10.09	1,056,635	180,529	4,456,065	46.08	57.40	29.31	27.66
4	Sovran Bank/DC National, Washington, D.C.	151.55	74,440	24.22	15.09	46.54	307,318	49,120	946,956	24.58	60.79	29.02	14.60
5	National State Bank, Elizabeth, N.J.	140.53	116,957	19.35	46.68	45.20	604,525	83,223	2,883,408	9.48	33.69	19.35	
6	Midlantic National Bank, Newark, N.J.	125.71	667,566	26.01	4.75	7.57	2,566,667	531,038	11,000,258	55.24	65.68	25.50	0.00
7	North Fork Bank & Trust Co., Mattituck, N.Y.	102.06	42,274	16.03	74.05	2.61	263,759	41,420	727,914	34.85	39.97	16.03	
8	First American Bank of Virginia, McLean	98.18	146,097	22.34	19.63	7.35	654,012	148,806	2,937,767	39.46	68.99	22.99	5.75
9	Bank of Baltimore	91.08	123,031	15.61	44.56	12.48	788,203	135,085	3,213,371	39.46	32.94	15.61	
10	Maryland National Bank, Baltimore	87.97	409,137	13.69	44.24	28.60	2,987,674	465,102	11,667,301	50.86	68.57	13.03	22.45
11	Equibank, Pittsburgh	87.49	102,866	13.98	62.06	15.23	736,892	117,567	3,149,561	18.93	23.41	11.80	71.90
12	Bank of California NA, San Francisco	81.50	469,512	18.54	78.43	35.37	2,532,950	576,128	8,490,667	49.73	31.98	18.54	
13	Texas Commerce Bank Austin NA	81.10	37,454	17.13	55.99	31.12	218,647	46,181	912,354	34.90	83.32	17.11	18.12
14	First American Bank of Maryland, Silver Spring	80.88	69,324	16.85	85.55	21.25	411,437	85,712	1,316,212	38.14	46.53	17.38	0.38
15	Citizen First National Bank, Ridgewood, N.J.	79.96	74,206	8.86	40.65	10.11	837,372	92,807	2,494,629	13.46	34.84	8.86	
16	Bank of Mid Jersey, Bordentown Twp., N.J.	78.77	17,773	10.76	78.97	30.65	165,193	23,458	528,232	20.89	20.55	9.93	36.55
17	Union Trust Co., Stamford, Conn.	73.89	121,819	9.43	17.94	13.05	627,491	164,961	3,484,138	28.75	39.50	19.43	
18	Bank of Boston Connecticut, Waterbury	70.34	65,223	8.10	15.58	3.82	470,793	121,155	2,519,365	21.31	43.03	18.10	
19	State National Bank, El Paso, Tex.	67.07	29,268	5.85	23.01	40.96	176,685	42,177	834,669	3.76	44.01	17.60	0.00
20	Norstar Bank of Long Island, Hempstead, N.Y.	66.12	91,268	15.36	150.35	32.84	652,792	151,668	2,836,723	15.46	51.56	15.45	14.76
21	Chase Manhattan Bank NA, New York	66.04	2,564,358	35.99	3.58	9.08	6,958,045	3,792,373	75,097,151	60.68	66.82	37.31	14.55
22	Bank Leumi Trust Co. of New York	64.27	91,912	21.82	74.89	7.85	980,868	143,002	2,694,800	23.43	36.54	23.82	
23	First American Bank NA, Washington, D.C.	61.98	54,420	29.72	35.31	27.72	183,104	87,804	1,302,495	59.76	81.22	30.73	0.00
24	USTrust, Woburn, Mass.	61.22	32,654	9.65	4.28	5.26	338,284	53,338	821,107	16.31	41.14	9.35	12.57
25	National Westminster Bank USA, New York	60.10	455,050	27.67	99.79	29.10	1,644,506	757,191	14,939,098	15.17	20.99	28.51	25.43
26	United Jersey Bank, Hackensack, N.J.	59.30	206,974	2.99	53.16	11.11	1,093,796	349,030	6,275,739	53.63	54.32	13.90	7.98
27	Bank of Tokyo Trust Co., New York	57.71	250,334	29.86	445.86	44.14	838,292	433,812	9,234,583	33.53	56.80	29.64	34.01
28	Chase Manhattan Bank Florida NA, Tampa	55.85	19,706	22.62	2.18	82.88	87,103	35,264	760,000	6.26	39.63	22.62	
29	Connecticut National Bank, Hartford	54.73	128,991	6.81	22.64	7.18	1,956,682	601,072	10,752,273	21.74	36.16	16.61	20.23
30	Barnett Bank of Manatee Cty NA, Bradenton, Fla.	54.51	21,469	15.56	1.80	31.18	137,988	39,389	759,603	29.11	37.99	15.63	0.00
31	Merchants Bank, Kansas City, Mo.	54.12	51,221	8.16	12.51	12.43	627,466	94,648	1,641,581	21.70	29.09	7.37	28.93
32	Fleet Bank NH, Nashua	50.61	43,779	9.68	2.66	2.15	452,452	86,499	1,690,486	11.24	21.93	9.66	10.92
33	Hibernia National Bank, New Orleans, La.	50.51	100,533	10.73	8.63	4.16	936,622	199,051	4,998,627	4.00	20.83	10.66	0.00
34	Casco Northern Bank NA, Portland, Me.	48.70	40,423	10.81	10.83	14.42	373,897	83,009	1,213,870	1.22	13.91	10.42	45.21
35	Pacific Western Bank, San Jose, Calif.	47.84	37,950	9.40	89.49	22.18	403,815	79,322	1,120,190	44.97	39.74	9.86	0.44
36	Security Bank of Kansas City, Kan.	47.05	20,344	0.06	4.05	6.61	202,186	43,237	512,334	9.36	29.94	10.06	
37	Shawmut Bank, NA, Boston	46.47	298,689	14.79	23.74	11.27	2,018,868	642,752	11,299,426	15.84	40.20	15.38	5.80
38	First Eastern Bank NA, Wilkes-Barre, Pa.	46.24	57,361	9.86	203.35	34.56	585,215	124,058	2,436,926	19.28	66.76	11.11	0.04
39	Lincoln National B&T Co., Fort Wayne, Ind.	45.92	31,002	16.30	869.31	3.81	190,216	67,520	1,282,563	16.59	17.76	16.86	3.84
40	Guardian Bank, Los Angeles	45.16	16,922	5.37	379.91	316.24	314,899	37,473	729,137	61.27	56.02	5.50	0.00
41	First American Bank of New York	43.90	30,213	15.96	48.79	3.72	189,967	68,819	1,364,649	16.75	17.94	15.96	
42	City National Bank, Beverly Hills	43.87	123,366	14.47	50.64	29.03	852,907	281,283	4,562,252	37.77	29.86	14.47	
43	Rockland Trust Co., Mass.	43.13	12,967	5.19	21.24	7.81	141,175	30,062	743,843	28.79	47.55	9.25	0.00
44	Citibank NA, New York	43.10	3,424,000	25.38	21.15	5.25	13,503,000	7,945,000	162,682,000	49.89	53.07	25.56	16.50
45	Boulevard Bank NA, Chicago	42.80	16,729	15.06	26.02	14.42	111,081	39,084	666,010	33.48	33.18	15.06	
46	Marine Midland Bank NA, Buffalo, N.Y.	42.42	426,182	27.83	30.69	27.46	1,531,253	1,004,604	16,497,180	56.25	73.19	27.83	
47	Sovran Bank/Maryland, Bethesda	42.15	90,835	11.48	24.59	15.39	793,000	215,504	4,131,560	31.62	50.22	10.64	29.44
48	Ocean National Bank, Point Pleasant, N.J.	41.20	16,413	11.91	29.69	31.08	137,822	39,838	726,909	6.51	12.56	11.91	
49	Chemical Bank New Jersey NA, Morristown	40.86	116,735	7.06	19.17	34.36	686,580	285,704	5,046,136	17.08	27.15	18.64	3.00
50	Barnett Bank of Polk Cty, Lakeland, Fla.	40.50	19,908	2.99	15.20	33.22	150,193	48,162	816,496	31.46	20.10	13.09	0.00
51	Capital Bank, Miami	39.76	28,214	14.68	16.89	19.94	192,157	70,955	1,113,428	38.09	54.43	14.68	
52	First City, Texas-Dallas	39.72	16,331	6.26	42.09	27.23	260,699	41,115	1,706,675	38.63	39.20	6.26	
53	Valley Bank & Trust Co., South Salt Lake, Utah	39.59	26,312	19.64	7.15	2.78	133,958	66,461	839,637	31.55	30.92	19.97	0.00
54	Riggs National Bank, Washington, D.C.	39.59	122,257	21.07	19.43	21.97	580,374	308,808	4,982,662	34.62	99.04	23.50	8.72
55	Continental Bank, Norristown, Pa.	39.51	102,666	10.32	91.32	30.86	994,801	259,869	4,312,662	41.40	45.30	9.96	25.65
56	Signet Bank Maryland, Baltimore	39.25	65,292	12.65	8.53	4.62	516,296	166,367	3,179,972	86.07	90.58	12.65	
57	National Westminster Bank NJ, Jersey City	39.21	171,190	16.51	39.47	1.17	1,036,491	436,548	6,115,929	16.40	46.09	16.51	
58	Sumitomo Bank of California, San Francisco	39.18	115,570	3.34	87.32	47.68	3,462,501	294,949	5,281,000	11.69	10.16	3.34	
59	Wells Fargo Bank NA, San Francisco	38.89	1,210,349	9.14	42.52	25.11	13,244,370	3,112,622	51,747,459	16.57	51.13	8.48	14.45
60	Northeastern Bank of Pa., Wilkes-Barre	38.55	64,025	17.52	806.09	12.42	251,489	118,209	2,024,472	17.78	7.83	17.52	
61	Central Jersey B&T Co., Freehold Twp, N.J.	38.22	42,082	10.02	143.40	32.07	420,027	110,106	1,596,713	14.54	18.06	10.13	0.84
62	Barnett Bank of Lee Cty NA, Fort Myers, Fla.	37.86	17,903	6.28	143.03	53.70	285,039	47,293	796,169	4.14	30.94	5.44	0.00
63	First National Bank, Albuquerque, N.M.	37.49	27,212	15.84	46.41	4.00	171,841	72,593	1,284,785	5.42	43.70	15.85	0.00
64	Security Pacific Bank Washington, NA, Seattle	37.36	176,491	9.56	31.47	12.84	1,846,041	472,466	7,019,243	45.51	31.58	9.62	0.00
65	First National Bank, San Diego, Calif.	37.19	12,067	11.37	25.19	61.21	106,125	32,447	905,904	51.45	72.75	9.11	14.56
66	Citibank (Arizona), Phoenix	36.96	98,303	26.81	423.77	167.73	366,652	265,952	2,507,297	27.41	5.87	26.70	30.72
67	Somerset Trust Co., Bridgewater Twp., N.J.	36.18	14,486	8.90	17.89	10.11	162,853	40,044	686,032	17.75	11.43	8.90	
68	Security Pacific National Bank, Los Angeles	36.16	680,269	12.52	54.66	17.08	7,029,886	2,434,569	53,378,749	47.24	48.63	12.64	0.00
69	Chemical Bank, New York	35.73	751,000	15.22	8.51	16.65	4,933,000	2,102,000	49,434,000	35.16	43.42	15.26	15.13
70	Atlantic Bank of New York	35.36	11,466	11.44	46.24	11.87	100,240	32,430	896,858	20.59	17.09	11.44	
71	First Interstate Bank California, Los Angeles	35.28	401,309	15.23	51.55	0.71	2,635,225	1,137,382	19,743,821	57.57	81.13	18.72	1.23
72	Dominion Bank NA, Roanoke, Va.	35.24	155,954	10.97	12.81	13.54	1,422,026	442,569	7,205,693	34.77	47.28	10.47	27.82
73	Barnett Bank of Tampa NA, Tampa, Fla.	33.93	34,704	8.50	2.80	18.95	408,455	102,267	1,644,202	25.61	32.89	8.63	2.57
74	Third National Bank Nashville, Tenn.	33.51	76,463	17.70	24.95	4.72	431,885	228,147	3,039,698	14.02	20.35	17.70	
75	Bank of A. Levy, Ventura, Calif.	33.22	17,300	9.10	133.45	71.92	190,108	52,077	912,385	45.89	32.22	9.49	0.00
76	Fleet National Bank, Providence, R.I.	33.17	179,249	16.85	9.57	31.34	1,063,566	540,441	9,398,595	45.30	51.99	16.98	13.19
77	First City, Texas Houston, NA	32.91	25,220	4.27	43.05	42.33	590,065	76,629	3,615,631	18.32	35.23	4.72	0.00
78	Security Pacific Bank Nevada NA, Las Vegas	32.05	15,900	10.22	63.73	43.85	155,580	49,604	971,554	38.52	59.77	10.50	0.00
79	BayBank West, Pittsfield, Mass.	31.67	12,682	9.47	89.31	18.61	133,921	40,043	644,916	6.84	27.30	9.47	
80	South Shore Bank, Quincy, Mass.	31.56	17,124	10.58	19.67	3.98	161,856	54,264	916,016	17.60	28.59	10.58	
81	First American Bank Georgia NA, Atlanta	31.45	22,996	11.71	30.47	16.01	196,331	73,119	1,348,407	60.88	61.55	12.94	0.74
82	Bank South NA, Atlanta	30.66	65,015	8.16	12.34	0.55	797,011	212,455	4,047,297	40.30	69.91	8.67	4.33
83	Sovran Bank NA, Richmond	30.44	242,456	14.34	39.82	7.70	1,090,690	796,607	13,074,665	65.18	65.94	14.35	0.00
84	Barnett Bank of Naples, Fla.	30.39	14,297	8.74	14.95	34.56	163,637	47,043	756,836	39.68	39.71	8.90	0.00
85	First Interstate Bank of Nevada NA, Las Vegas	29.60	65,046	9.80	47.86	4.21	663,999	219,770	3,248,260	22.63	48.68	5.06	100.00
86	Trust Company of New Jersey, Jersey City	29.51	42,794	15.89	1.04	52.30	269,398	144,992	2,176,073	23.03	30.46	15.89	
87	BayBank Middlesex, Burlington, Mass.	28.49	122,846	9.18	5.41	6.81	1,338,865	431,143	8,672,435	6.51	35.85	9.18	
88	Whitney National Bank, New Orleans, La.	27.86	46,132	16.34	12.94	3.02	282,326	165,450	2,858,145	15.36	33.34	16.34	
89	Ameritrust National Bank Michiana, Elkhart, Ind.	26.93	14,723	8.57	127.63	0.36	171,836	54,673	935,118	8.37	17.32	8.57	
90	Magna Bank of St. Louis, Clayton, Mo.	26.29	20,489	6.75	37.62	5.47	234,031	77,938	924,134	18.51	26.42	8.77	0.00
91	First Vermont Bank & Trust Co., Brattleboro	25.99	10,158	7.13	43.46	20.85	142,535	39,087	649,872	11.07	8.39	7.42	0.00
92	Fleet Bank of Maine, Portland	25.95	47,693	7.75	141.07	92.68	615,206	183,779	3,352,314	11.77	20.67	7.76	0.00
93	Cathay Bank, Los Angeles	25.83	17,250	4.59	105.18	87.52	375,980	66,771	749,196	10.07	10.28	0.00	9.18
94	First Fidelity Bank, NA, S. Jersey, Burlington Twp.	25.77	36,569	22.56	52.77	25.72	170,902	149,740	2,381,167	18.56	28.82	22.56	
95	Silicon Valley Bank, Santa Clara, Calif.	25.62	14,493	9.86	177.83	324.31	147,016	56,562	960,071	76.77	79.35	9.86	
96	First National Bank, Gainesville, Ga.	25.62	15,395	9.98	74.96	73.19	154,318	60,091	864,296	17.70	20.51	10.12	0.00
97	United Jersey Bank/Central NA, Princeton, N.J.	25.56	45,168	9.04	107.59	54.79	499,823	176,857	3,257,773	16.03	22.11	9.04	
98	Signet Bank/Virginia, Richmond	25.06	111,487	12.81	1.26	10.77	870,251	444,612	7,878,548	78.76	68.52	12.81	
99	Barnett Bank of South Florida NA, Miami	24.85	104,365	8.20	8.73	26.35	1,273,248	419,923	6,745,804	36.72	35.60	7.34	34.76
100	First New Hampshire Bank NA, Manchester	24.80	16,071	16.20	23.04	44.87	99,212	64,804	878,188	16.32	40.09	16.20	

Data source: All data provided by Sheshunoff Information Services Inc., Austin, Texas. Data for 1990 have been adjusted for subsequent commercial bank acquisitions but not for subsequent thrift acquisitions. **NCRE as a % of Equity** is total noncurrent real estate loans as a percentage of total equity capital. **Noncurrent CREAL** is total commercial real estate loans (secured + unsecured) that are 90 days or more past due or on a nonaccrual basis. **NCRE as a % of CREAL** is total noncurrent commercial real estate loans on Dec. 31, 1991, as a % of total commercial real estate loans outstanding on Dec. 31, 1991. **4-Yr. Growth in Secured** is the growth in secured commercial real estate lending over the 4-year period ended Dec. 31, 1991. **4-Yr. Growth in Assets** is the growth in total assets over the 4-year period ended Dec. 31, 1991. **CREAL Loans** are total commercial real estate loans outstanding. These loans include secured commercial real estate (domestically booked construction and land development loans, loans secured by multifamily residential properties, and loans secured by nonfarm nonresidential properties) plus unsecured commercial real estate. **Equity capital** is total equity capital. **CL as a % of Secured** is construction and land development loans (CL) as a percentage of secured commercial real estate loans. **NCSec as a % of Secured** is noncurrent secured commercial real estate loans on Dec. 31, 1991, as a % of secured commercial real estate loans outstanding on Dec. 31, 1991. **NCUsec as a % of Unsecured** is noncurrent unsecured commercial real estate loans on Dec. 31, 1991, as a % of unsecured commercial real estate loans outstanding on Dec. 31, 1991.

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Fastest Growing Banks in Commercial Real Estate Loans

Large banks with more than 200% growth in secured commercial real estate lending over the past four years
Listed in order of noncurrent secured commercial real estate loans as a percentage of secured commercial real estate estate loans on Dec. 31
(Dollar amounts in thousands)

Rank 12/91		NSCRL Ratio 12/31/91	NCRL Ratio 12/31/91	Growth in SCRL Lending	Total CREAL 12/31/91	CL/SCRL Ratio 12/31/91	NCL/CL Ratio 12/31/91	CREAL/Assets Ratio 12/31/91	CREAL/Equity Ratio 12/31/91	NCREAL/Equity Ratio 12/31/91
1	Bank of Tokyo Trust Co., New York	20.54%	29.80%	445.95%	$638,292	33.53%	61.94%	6.38%	161.24%	57.71%
2	First New York Bank for Business	29.01	29.18	840.64	79,174	1.25	0.00	27.28	906.22	235.27
3	Citibank (Arizona), Phoenix	26.70	26.81	423.77	966,652	27.41	9.96	14.52	137.86	36.96
4	Northeastern Bank of Pennsylvania, Wilkes-Barre	7.52	13.52	806.76	85,349	17.78	33.89	2.42	220.08	38.55
5	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	11.59	11.81	686.31	90,218	6.59	19.47	4.83	281.72	65.92
6	Mitsui Trust Bank USA, New York	8.31	9.25	283.31	51,566	4.00	0.00	16.42	138.11	10.93
7	Bankers Trust Delaware, Wilmington	3.11	13.17	244.49	492,790	17.37	0.00	8.73	143.07	19.70
8	First Eastern Bank NA, Wilkes-Barre, Pa.		9.90	203.35	565,215	0.28	23.38	24.01	471.80	46.24
9	York Bank & Trust Co., York, Pa.	0.22	0.22	186.02	283,799	4.46	23.07	19.77	219.06	22.28
10	Norstar Bank of Upstate New York, Albany	9.58	9.62	808.76	557,832	22.01	27.20	11.79	149.29	14.06
11	First Deposit National Bank, Tilton, N.H.	9.42	9.42	6,448.24	28,696	87.33	9.34	1.85	26.15	2.46
12	Union Bank, San Francisco	9.25	9.39	423.64	2,839,922	72.96	0.95	16.25	264.13	24.77
13	First Union National Bank of Florida, Jacksonville	9.05	9.46	280.39	4,596,645	9.76	9.38	17.28	237.74	21.36
14	BayBank Boston NA	8.52	8.52	456.58	89,961	5.81	90.21	10.85	210.65	17.96
15	Tokai Bank of California, Los Angeles	7.78	7.98	224.38	315,180	30.55	7.61	44.58	901.39	19.95
16	INB Banking Co., Jeffersonville, Ind.	6.80	6.80	527.62	113,470	11.01	28.33	16.98	198.20	13.57
17	Old Kent Bank & Trust Co., Grand Rapids, Mich.	5.92	5.75	132.41	625,807	1.53	0.57	17.54	270.29	15.55
18	Fleet Bank NA, Hartford, Conn.	5.64	5.91	525.58	1,162,644	15.70	25.42	14.35	256.26	14.66
19	Guardian Bank, Los Angeles	5.56	5.37	175.91	314,899	61.27	5.13	43.79	840.34	45.14
20	Extebank, Stony Brook, N.Y.	5.38	5.38	344.44	110,399	33.64	9.58	14.98	243.66	13.36
21	Meridian Bank, Reading, Pa.	5.20	5.20	213.91	1,630,272	19.92	8.36	15.75	242.82	12.63
22	CoreStates New Jersey National Bank, Pennington	4.99	4.73	443.65	641,302	12.42	17.68	20.08	316.58	14.96
23	United National Bank, Miami	4.76	4.76	279.90	87,258	14.80	0.00	16.90	182.39	8.71
24	Star Bank NA, Covington, Ky.	4.54	4.54	4,577.57	13,862	19.70	0.00	16.03	97.89	8.95
25	First Virginia Bank, Falls Church	3.89	3.77	266.86	151,562	84.50	9.15	5.75	84.97	3.72
26	Ansouth Bank Florida, Pensacola	3.80	3.80	2,161.16	82,973	23.14	2.98	18.47	269.12	10.23
27	Society Bank Michigan, Ann Arbor	3.77	3.77	292.44	332,790	13.66	4.14	14.22	241.86	9.13
28	Farmers First Bank, Lititz, Pa.	3.49	3.49	491.30	106,094	25.58	0.37	23.79	302.90	7.01
29	Prudential Bank & Trust Co., Atlanta	3.38	3.38	1,064.03	91,511	3.44	0.00	3.16	54.79	1.69
30	Delaware Trust Co., Wilmington	2.71	2.71	277.71	270,213	20.28	2.29	18.89	236.04	6.45
31	NBD Evanston Bank NA, Ill.	2.70	2.70	227.03	84,047	3.69	19.77	13.68	217.40	5.98
32	Banco Santander Puerto Rico, Hato Rey	2.59	2.59	935.80	868,658	25.48	2.04	14.84	178.35	3.70
33	First of America Bank W. Michigan, Grand Rapids	2.52	2.52	564.54	161,729	17.61	0.00	16.17	210.51	4.47
34	National Bank & Trust Co., Norwich, N.Y.	2.38	2.00	365.10	75,328	9.24	4.61	9.09	86.68	1.77
35	First of America Bank Central, Lansing, Mich.	2.37	2.37	424.40	223,832	15.22	0.68	16.08	289.04	5.70
36	First Valley Bank, Bethlehem, Pa.	2.36	2.36	256.98	253,364	19.42	0.80	10.68	187.79	3.68
37	California Korea Bank, Los Angeles	2.33	2.33	614.55	101,599	1.18	0.00	19.07	317.30	5.28
38	Security Bank & Trust Co., Southgate, Mich.	2.18	2.13	525.49	219,025	2.64	3.35	13.97	183.82	3.00
39	Society Bank NA, Dayton, Ohio	2.13	2.57	317.23	426,723	33.24	8.02	15.01	238.15	3.75
40	Columbia National Bank, Chicago	2.02	2.02	411.28	89,638	3.41	0.00	14.19	256.17	4.18
41	Bank of America Oregon, Portland	2.01	2.01	11,938.79	92,805	41.98	3.98	3.41	29.31	0.40
42	Mid America Bank & Trust Co., Louisville, Ky.	1.93	1.93	645.19	131,075	29.13	4.43	13.51	135.64	1.78
43	Harris Trust & Savings Bank, Chicago	1.91	1.91	2,984.44	175,905	61.38	0.32	1.50	27.68	0.31
44	Key Bank of Idaho, Boise	1.79	1.79	470.31	123,798	26.45	3.97	14.03	221.60	2.63
45	First Midwest Bank NA, Waukegan, Ill.	1.78	1.78	208.03	210,224	34.38	2.49	24.51	404.96	4.28
46	US Bank of California, Auburn	1.70	1.70	0.00	233,670	47.13	0.94	21.81	293.68	3.13
47	First National Bank, Dayton, Ohio	1.67	1.58	200.33	206,761	6.20	0.00	14.10	185.59	2.00
48	Marine Bank, Springfield, Ill.	1.66	1.67	249.44	16,241	4.74	0.31	18.13	221.10	1.93
49	First Interstate Bank of Idaho NA, Boise	1.60	1.60	259.96	151,007	7.27	10.81	17.74	252.47	2.21
50	Trustco Bank New York, Schenectady	1.58	1.58	2,467.65	196,028	15.51	0.00	11.78	181.32	1.55
51	Bank One, Lafayette, NA, ind.	1.57	1.52	201.69	47,668	8.93	0.00	7.25	100.15	0.62
52	Chinese American Bank, New York	1.52	1.52	528.69	98,323	9.66	4.41	66.10	0.41	
53	Valley Bank, Madison, Wis.	1.51	1.51	250.37	171,839	6.07	0.00	21.83	308.92	1.62
54	Metrobank, Los Angeles	1.34	0.54	99.17	248,506	23.75	0.95	30.06	445.66	2.42
55	LTCB Trust Co., New York	1.00	0.00	1,033.51	210,669	0.00	0.00	18.64	174.98	0.00
56	Chicago Tokyo Bank, Chicago	1.00	0.00	20.53	20,265	0.00	0.00	3.80	55.68	0.00
57	Hickory Point Bank & Trust Co., Decatur, Ill.	1.00	0.00	1,751.81	1,164	0.00	0.00	0.16	1.41	0.00
58	Bank of Guam, Agana	1.00	0.00	8,149.71	51,209	0.33	0.00	8.34	115.88	0.00
59	Gasenwood Trust Co., New Castle, Del.	1.00	0.00	449.53	2,341	98.12	0.00	0.03	0.28	0.00
60	Fuji Bank & Trust Co., New York	1.00	0.00	234.68	111,801	0.00	0.00	4.89	44.98	0.00

Data source: All data provided by Sheshunoff Information Services Inc., Austin, Texas. Data for 1990 have been adjusted for subsequent commercial bank acquisitions but not for subsequent thrift acquisitions. For complete definitions of total, secured and unsecured commercial real estate loans and noncurrent commercial real estate loans, see the footnotes to the table on page 38. **Description of the table:** For the 646 commercial banks in the U.S. with assets over $500 million on Dec. 31, 1991, American Banker identified the 60 banks whose secured commercial real estate lending grew 200% or more over the four-year period ended Dec. 31, 1991. These 60 banks are arrayed in order of noncurrent secured commercial real estate loans as a percentage of secured commercial real estate loans on Dec. 31, 1991. **Noncurrent Secured Real Estate Loan Ratio (NSCRL Ratio)** is noncurrent secured commercial real estate loans as a percentage of secured commercial real estate loans. **Noncurrent Total Commercial Real Estate Loan Ratio (NCRL Ratio)** is total noncurrent commercial real estate loans as a percentage of total commercial real estate loans. **Growth in SCRL Lending** is growth in secured commercial real estate lending over the four-year period 12/31/87 to 12/31/91. **Total CREAL** is total commercial real estate loans. **CL/SCRL Ratio** is construction and land development loans as a percentage of secured commercial real estate loans. **NCL/CL Ratio** is noncurrent construction and land development loans as a percentage of construction and land development loans. **CREAL/Assets Ratio** is total commercial real estate loans as a percentage of total assets. **CREAL/Equity Ratio** is total commercial real estate loans as a percentage of its total equity capital. **NCREAL/Equity Ratio** is total noncurrent commercial real estate loans as a percentage of equity capital.

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Top 50 Banks in Construction and Land Development Loans

Based on federal regulatory report of condition data for Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/91		C&L Develop. Loans 12/31/91	Percent Change (%)	NCL as % of CL
1	Citibank NA, New York	6,585,000	16.17	25.30
2	Chase Manhattan Bank NA, New York	3,977,202	14.82	42.87
3	Security Pacific National Bank, Los Angeles	3,290,346	21.25	17.09
4	Bank of America NT&SA, San Francisco	3,101,000	34.07	21.86
5	Manufacturers Hanover Trust Co., New York	2,045,000	0.69	11.64
6	Union Bank, San Francisco	2,006,696	3.02	10.95
7	Wells Fargo Bank NA, San Francisco	1,953,980	23.83	11.67
8	Continental Bank NA, Chicago	1,539,000	1.52	4.81
9	Maryland National Bank, Baltimore	1,412,195	20.11	17.34
10	Midlantic National Bank, Newark, N.J.	1,391,466	22.20	17.63
11	Chemical Bank, New York	1,293,000	14.43	19.41
12	Bank of California NA, San Francisco	1,259,748	11.28	31.43
13	First Interstate Bank of California, Los Angeles	1,213,929	30.64	29.56
14	Sovran Bank NA, Richmond	1,101,305	31.51	14.31
15	Marine Midland Bank NA, Buffalo, N.Y.	861,393	33.83	41.86
16	Security Pacific Bank Washington NA, Seattle	834,803	5.17	14.96
17	First Union National Bank of Florida, Jacksonville	828,141	42.46	9.08
18	First Union National Bank, Charlotte, N.C.	773,036	29.52	10.17
19	United Jersey Bank, Hackensack, N.J.	761,321	12.89	20.78
20	First National Bank, Boston	730,427	22.63	2.86
21	Seattle First National Bank	723,596	18.94	9.22
22	Signet Bank/Virginia, Richmond	685,438	13.03	14.69
23	First Union National Bank of Georgia, Atlanta	622,307	2.05	3.18
24	Mellon Bank NA, Pittsburgh	616,834	34.81	26.37
25	NationsBank of North Carolina NA, Charlotte	564,371	26.02	8.54
26	NBD Bank, NA, Detroit, Mich.	535,595	6.03	9.63
27	Sanwa Bank California, San Francisco	526,152	4.93	17.17
28	Dominion Bank NA, Roanoke, Va.	460,159	32.17	16.43
29	NationsBank of Texas, NA, Dallas	413,627	14.25	0.26
30	Fleet National Bank, Providence, R.I.	466,032	37.30	22.39
31	Riggs National Bank, Washington, D.C.	458,840	25.19	23.09
32	CoreStates Bank PA, Philadelphia	456,067	16.94	22.43
33	Crestar Bank, Richmond	454,459	36.51	10.98
34	Barnett Bank of South Florida NA, Miami	452,970	27.30	15.43
35	Imperial Bank, Inglewood, Calif.	445,363	17.15	3.64
36	American Security Bank NA, Washington, D.C.	444,406	44.98	35.00
37	Signet Bank/Maryland, Baltimore	444,365	20.52	14.05
38	United States National Bank, Portland, Ore.	427,824	17.06	6.07
39	Provident National Bank, Philadelphia	423,073	42.56	5.98
40	Sumitomo Bank of California, San Francisco	404,931	45.96	6.46
41	Continental Bank, Norristown, Pa.	402,339	32.02	17.39
42	Connecticut National Bank, Hartford	401,925	37.34	29.71
43	Trust Company Bank, Atlanta	364,656	2.70	4.78
44	Central Fidelity Bank, Richmond	364,507	5.68	4.59
45	NationsBank of Georgia, NA, Atlanta	357,133	28.32	3.41
46	Huntington National Bank, Columbus, Ohio	353,397	13.22	5.73
47	First Hawaiian Bank, Honolulu	353,007	60.21	6.92
48	First National Bank, Chicago	345,719	28.21	24.22
49	Bank One, Indianapolis, NA	339,543	7.67	7.52
50	NCNB National Bank of Florida, Tampa	330,802	23.48	7.13
	Totals for the Top 50 Banks ($ billion)	**$60.7**	**15.5**	**10.68**
	Totals for All FDIC Insured Banks ($ million)	**102.7**	**10.6**	**13.09**

Data source: All data provided by Sheshunoff Information Services Inc., Austin, Texas. Data for 1990 have been adjusted for subsequent commercial bank acquisitions but not for subsequent thrift acquisitions. **Construction and land development loans (C&L Develop. Loans)** — a component of secured commercial real estate loans — are loans secured by real estate with maturities of 60 months or less made to finance land development preparatory to erecting new structures or the on-site construction of industrial, commercial, residential or farm buildings. Construction loans include the construction of new structures, the additions and alterations to existing structures, and the demolition of existing structures to make way for new structures. **Percent change (%)** is the annual percentage change in construction and land development loans outstanding from yearend 1990 to yearend 1991. **NCL as % of CL** is noncurrent construction and land development loans (90 days past due plus loans on a nonaccrual basis) at yearend 1991 as a percentage of construction and land development loans outstanding at yearend 1991.

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Consumer Lending Up At Top 100 Retail Banks

By Ellen Braitman

CONSUMER loans at the nation's top 100 retail banks grew a slim 3.6% in 1991, well off their average growth rate of 10.8% in the past five years, according to *American Banker*'s annual consumer lending roundup.

The results are sobering since consumer lending is widely viewed as the major engine of revenue growth for most banks. However, the data are not surprising.

Consumer lenders said the slowdown reflected a recession that kept unemployment high and consumers wary about taking on new debt.

Indeed, the year was highlighted by the first decrease in installment credit in 33 years, according to statistics from the Federal Reserve Board.

The lead bank subsidiaries of BankAmerica Corp., Citicorp, and Wells Fargo & Co. retained their positions as the top three lenders last year.

However, Wells' loan total dropped almost 10% year over year, while Bank of America and Citibank saw slight gains, 5.6% and 2.2%, respectively.

Total outstanding consumer loans at the top 100 banks rose to $385.3 billion, from $371.8 billion in 1990.

One of the few bright spots for bankers continues to be home equity loans, which are still the fastest-growing area of consumer credit.

This category grew 20.6%, to $35.2 billion outstanding at the top 100 consumer banks.

BUT CREDIT CARD balances outstanding at all banks insured by the Federal Deposit Insurance Corp. grew just 4.1%.

That was up from 1.5% growth in 1990, and the 1991 figure would have been higher if banks had not continued their aggressive securitization of credit card loans to get them off their books.

Student loans, single-payment, and installment loans at the top 100 banks edged down 0.2% in 1991 – the first time since 1958 that installment credit had shrunk.

At all banks insured by the FDIC, installment credit declined 6.3%, compared with 0.7% growth in 1990.

All consumer loans – including first and second mortgages, credit card debts, auto loans, and personal loans – grew to make up 39.9% of the top 100 banks' loan portfolios last year, from 37.8% in 1990.

To keep that share growing, bankers said they are putting their marketing muscle where demand lies – in home equity lending.

For example, Key Bank of New York, the nation's 14th-largest consumer lender, offers home equity loans at the prime rate, 6.5%, for the first year.

"People are just running to get it," said Sergio Amitrano, executive vice president in charge of consumer lending at the KeyCorp subsidiary.

CONSUMERS ARE flocking because home equity loans are made at relatively low interest rates and are the last form of credit to retain tax deductibility.

The American Bankers Association says 43% of all commercial banks offered home equity lines of credit in 1991.

Even the ballooning home equity market will deflate, bankers conceded, however.

Mr. Amitrano commented: "I see the home equities definitely continuing to grow but certainly not at the same growth rate because you're going to have a mature product."

For the time being, though, Key Bank's consumer loan portfolio is thriving, having grown 33.15% last year. This dramatic rise reflects some unusual one-time events, however.

For example, Key merged three regional New York banks into one last year and also bought assets from two large New York thrift holding companies.

First Union National Bank of Florida similarly saw its consumer loan portfolio jump 60.24% last year, largely because of its acquisition of Southeast Banking Corp.

Bank of America leads all in the U.S. banking pack with a $36.15 billion consumer loan portfolio, even before its merger with Security Pacific National Bank, the fourth-largest consumer lender last year. □

THE SLOWDOWN REFLECTED A RECESSION THAT KEPT UNEMPLOYMENT HIGH AND CONSUMERS WARY ABOUT NEW DEBT.

Top 300 Banks in Lending to the Consumer

Based on federal regulatory Report of Condition data for Dec. 31, 1991, compared with Dec. 31, 1990 (dollar amounts in thousands)

Rank (1991)		Total Consumer Loans			1-4 Family Mortgage Loans			Home Equity Loans			All Other Consumer Loans		Consumer Loans As % of Total Loans	
		12/31/91	12/31/90	% Chg.	12/31/91	12/31/90	% Chg.	12/31/91	12/31/90	% Chg.	12/31/91	% Chg.	12/31/91	12/31/90
1	Bank of America NT&SA, San Francisco	51,154,000	54,251,000	-5.71	20,405,000	19,074,000	6.98	3,537,000	2,728,000	29.66	12,212,000	1.90	48.93	46.10
2	Citibank NA, New York	28,808,000	28,184,000	2.21	8,228,000	8,420,000	-2.28	1,522,000	1,578,000	-3.55	19,058,000	4.79	25.82	25.59
3	Wells Fargo Bank NA, San Francisco	17,563,915	19,555,145	-9.67	9,114,549	11,653,343	-21.79	3,297,628	2,823,205	16.80	5,251,738	3.41	41.74	41.23
4	Security Pacific National Bank, Los Angeles	13,260,447	16,530,547	-20.81	8,525,771	11,793,984	-27.71	2,356,767	1,860,739	26.62	2,197,929	-23.52	33.90	37.66
5	Chase Manhattan Bank NA, New York	12,296,554	12,564,717	-2.21	7,710,766	7,875,340	-2.09	675,778	866,202	-21.98	3,899,988	2.01	25.02	23.41
6	Chase Manhattan Bank USA, Wilmington, Del.	9,566,759	10,504,014	-8.93	0	0	0	63,364	105,329	-39.85	9,482,795	6.81	99.09	99.99
7	First Union National Bank of Florida, Jacksonville	8,007,007	5,620,661	42.24	5,330,112	3,363,552	49.57	667,503	378,729	76.25	3,009,442	79.28	54.65	52.96
8	Chemical Bank, New York	8,120,000	6,247,000	29.97	3,009,000	3,315,000	-9.25	366,000	419,000	-12.65	2,745,000	8.37	26.54	20.60
9	American Express Centurion Bank, Newark, Del.	4,214,510	6,581,290	-36	0	0	0	1,564	2,167	-27.83	3,422,952	-7.81	100.00	100.00
10	Greenwood Trust Co., New Castle, Del.	6,068,757	5,811,736	4.42	2,176	2,014	8.04	0	0	0	6,066,581	4.15	99.96	99.96
11	Manufacturers Hanover Trust Co., New York	6,021,000	5,696,000	5.74	461,000	403,000	14.49	244,000	210,000	5.17	5,316,000	5.06	15.95	14.27
12	Citibank (Nevada) NA, Las Vegas	5,495,530	4,668,743	17.71	16,736	55,865	-37.31	42,211	19,513	116.32	5,376,583	16.54	99.95	99.64
13	First Interstate Bank of California, Los Angeles	5,484,132	5,440,211	0.81	2,259,302	2,319,302	-2.60	1,063,018	996,730	15.62	2,246,820	16.29	45.62	42.81
14	Key Bank of New York NA, Albany	4,251,768	4,074,831	33.15	1,805,476	1,271,328	42.01	629,304	433,096	44.61	2,993,988	26.31	66.52	59.41
15	NationsBank of Texas, NA, Dallas	3,248,877	3,813,376	-14.79	1,114,581	2,051,222	-51.85	0	0	0	2,134,296	9.85	39.91	34.39
16	Mellon Bank NA, Pittsburgh	3,871,333	3,732,997	3.44	2,329,348	2,228,478	4.55	592,540	417,269	42.00	1,949,845	6.56	26.97	25.66
17	Seattle First National Bank	3,146,225	4,685,36	-32.85	1,499,434	1,889,864	-25.82	514,432	2,625	19,497	2,797,358	6.34	47.48	44.18
18	First Union National Bank, Charlotte, N.C.	3,475,962	4,034,556	-13.84	1,187,501	2,611,323	-22.85	993,047	493,627	20.37	995,304	4.77	36.46	34.98
19	Marine Midland Bank NA, Buffalo, N.Y.	3,107,442	3,391,837	-27.20	134,697	137,066	-1.50	345,697	696,902	-50.37	2,867,448	11.16	39.47	39.45
20	Union Bank, San Francisco	3,113,521	2,882,487	7.1	2,099,522	2,081,946	0.84	868,126	844,861	94.82	1,351,875	0.97	32.72	31.02
21	Citibank (South Dakota) NA, Sioux Falls	4,254,998	4,220,11	-84.26	594	311	91	0	0	0	4,254,198	84.29	67.14	64.33
22	Pittsburgh National Bank	3,215,751	3,139,762	30.44	1,821,157	1,496,121	217.43	418,776	389,612	7.49	1,973,959	15.14	42.89	37.37
23	Citibank (New York State), Pelerton	3,170,031	3,019,362	5.47	578,838	364,783	21.64	238,955	217,899	23.43	3,222,912	13.16	87.94	91.65
24	Boston Safe Deposit & Trust Co.	3,130,864	4,568,944	-31.05	1,174,962	4,049,861	-6.79	144,124	158,842	-9.80	227,678	40.12	69.71	92.95
25	NBD Bank, NA, Detroit	3,134,825	3,331,805	-5.23	1,498,558	1,504,569	-26.25	183,121	169,943	7.74	2,282,884	3.82	30.40	29.31
26	Sovran Bank NA, Richmond	3,011,340	3,336,153	-9.47	582,86	837,018	-30.42	261,686	238,018	-10.83	3,168,921	-3.82	43.70	37.50
27	Citibank (Maryland) NA, Towson	2,991,41	3,129,162	-4.38	21,720	30,795	-29.47	22,662	12,835	82.20	3,849,088	17.97	99.49	99.38
28	Comerica Bank, Detroit	2,940,1	3,380,918	-13.01	434,979	201,782	9.45	98,182	628,894	-15.89	2,022,650	9.34	87.05	83.29
29	Bank One, Texas, NA, Dallas	2,879,094	3,411,102	-15.61	589,497	740,541	-1.23	98,833	0	0	888,836	13.42	59.04	62.87
30	Wachovia Bank of North Carolina, NA, Winston-Salem	2,818,745	2,662,744	5.86	270,444	335,636	-4.96	321,396	302,869	6.11	1,955,377	0.42	33.66	33.31
31	FDC National Bank, Wilmington, Del.	2,682,269	1,861,066	44.12	0	0	0	0	0	0	3,682,269	2.82	100.00	100.00
32	MBNA America Bank NA, Newark, Del.	2,436,772	N.A.	0	0	N.A.	0	0	N.A.	0	2,436,772	0	98.53	N.A.
33	First Fidelity Bank NA, Newark, N.J.	2,386,713	2,282,345	36.38	714,883	611,540	16.89	459,911	611,886	-40.13	1,211,919	1.16	41.92	32.81
34	Baybanks Middlesex, Burlington, Mass.	2,379,779	2,402,934	-1.93	11,992	10,992	9.09	115,703	144,910	-6.83	1,444,854	0.63	60.73	52.87
35	Valley National Bank of Arizona, Phoenix	2,376,437	2,411,014	-1.44	833,668	611,766	4.01	539,866	410,647	24.63	1,134,275	2.79	50.31	47.31
36	Bank of New York	2,358,546	3,289,115	-27.76	147,321	2,348,218	-94.73	345,904	345,021	0.26	975,281	20.47	12.28	14.50
37	Connecticut National Bank, Hartford	2,268,531	2,327,854	-2.55	2,196,564	2,313,547	-5.22	370,192	529,002	-12.31	52,995	22.03	81.84	80.44
38	Norwest Bank Minnesota NA, Minneapolis	2,177,81	2,257,796	-3.54	2,168,221	2,227,113	-2.64	14,101	12,223	14.28	1,193,644	25.99	85.10	98.72
39	NationsBank NA, Dover, Del.	2,167,0	38,823,290	-94.42	0	0	0	0	0	0	2,167,042	295.13	100.00	100.00
40	Banco Popular de Puerto Rico, San Juan	2,155,994	2,157,296	-0.06	977,594	1,215,894	-19.63	416	28	99	2,331,062	36.41	58.51	66.67
41	Bank of New York (Delaware), Wilmington	2,068,533	2,138,364	-3.45	0	0	0	0	0	0	2,068,533	30.45	80.82	80.80
42	Bank One, Columbus, NA, Ohio	2,052,1	2,077,454	-1.89	203,135	163,343	24.38	92,256	164,756	-43.99	1,756,865	36.10	59.31	61.84
43	NCNB National Bank of Florida, Tampa	2,052,80	1,991,402	3.08	726,564	665,666	20.62	68,39	121,048	-43.51	846,131	1.87	44.54	44.96
44	Wachovia Bank of Georgia NA, Atlanta	2,004,5	2,056,702	-2.54	136,421	150,211	-1.84	86,426	177,753	-8.66	1,781,675	2.13	47.50	48.41
45	Dominion Bank NA, Roanoke, Va.	2,049,178	2,422,308	-2.75	1,165,915	1,101,337	14.14	369,683	373,172	-4.27	1,133,58	7.84	51.42	46.49
46	Huntington National Bank, Columbus, Ohio	2,017,154	2,245,202	-1.73	1,122,694	887,501	-5.18	250,873	264,035	-2.86	1,472,194	9.67	44.98	41.93
47	NationsBank of North Carolina NA, Charlotte	2,017,28	1,998,178	-0.4	1,424,139	1,674,344	-2.97	490,848	492,525	-0.34	492,194	11.37	21.53	20.64
48	Crestar Bank, Richmond	2,015,72	2,098,955	-3.96	676,218	968,598	-30.09	364,044	315,972	21.54	1,579,048	1.44	39.32	36.03
49	AmeriTrust Co. NA, Cleveland	1,969,934	2,274,825	-13.73	737,588	661,179	-11.48	224,858	216,227	3.82	1,041,812	15.36	44.55	36.03
50	Maryland National Bank, Baltimore	1,941,8	4,644,794	-41.22	492,352	949,082	-47.47	191,049	414,976	-20.98	1,249,420	10.45	33.89	41.25
51	Barnett Bank of South Florida NA, Miami	1,914,648	2,340,310	-5.52	1,472,521	2,225,896	-20.72	79,709	80,504	-0.99	377,178	11.29	54.41	48.75
52	First Bank NA, Minneapolis	1,864,435	2,074,133	-10.11	1,074,914	1,661,049	-38.53	324,661	291,783	15.20	980,114	11.73	29.22	25.01
53	Fleet National Bank, Providence, R.I.	1,864,694	1,760,953	36.32	725,799	548,903	344.54	292,534	244,298	0.62	846,172	29.61	33.48	18.37
54	Society National Bank, Cleveland	1,830,564	1,871,38	-2.97	632,167	614,577	-2.87	310,251	244,757	5.24	859,146	7.56	47.71	46.37
55	United States National Bank, Portland, Ore.	1,830,08	1,918,34	-4.59	488,358	598,209	-18.63	34,661	41,755	-16.15	1,298,849	1.24	27.05	23.69
56	Shawmut Bank, NA, Boston	1,809,79	1,930,627	-1.20	1,036,853	1,213,456	-13.32	516,970	417,208	23.91	634,294	5.72	32.80	25.71
57	Monogram Bank USA, Cincinnati	1,807,96	392,142	361.18	0	0	0	0	0	0	2,186,796	463.40	100.00	100.00
58	Manufacturers & Traders Trust Co., Buffalo, N.Y.	1,796,484	1,715,566	27.09	439,566	347,136	26.62	153,661	121,122	10.07	1,203,257	15.57	47.64	47.17
59	Chemical Bank NJ NA, Morristown	1,791,000	1,751,000	4.35	1,217,000	1,162,000	-3.33	479,242	514,000	-5.13	1,099,000	0.55	56.71	54.45
60	NationsBank of Georgia, NA, Atlanta	1,737,870	2,284,738	-23.67	704,36	741,624	-5.02	306,248	282,955	8.23	1,124,414	16.55	29.36	32.66
61	Meridian Bank, Reading, Pa.	1,713,299	1,742,776	-1.69	1,196,106	1,267,187	-5.61	213,058	167,616	27.13	747,012	39.01	33.16	38.17
62	First Alabama Bank, Montgomery	1,706,540	1,647,607	3.58	791,133	812,745	-2.66	170,450	128,863	32.28	1,003,854	0.29	44.62	41.28
63	AmSouth Bank Birmingham NA, Ala.	1,687,738	1,990,875	-15.23	846,438	1,121,170	-24.47	202,702	180,895	12.05	1,038,598	5.97	41.51	39.19
64	First Citizens Bank & Trust Co., Raleigh, N.C.	1,677,912	1,571,183	6.80	1,133,844	1,032,303	44.63	263,565	237,911	19.19	1,070,533	4.34	59.79	58.97
65	Midlantic National Bank, Newark, N.J.	1,657,998	2,284,496	-15.50	532,306	525,301	-1.34	349,980	1,417,617	-0.08	1,775,692	26.19	24.65	23.29
66	First National Bank, Boston	1,649,554	1,613,274	27.27	1,037,312	1,199,429	-13.05	265,425	274,144	-4.71	1,346,822	4.56	10.86	8.73
67	Citizens & Southern National Bank of Florida, Fort Lauderdale	1,645,1	1,701,664	-8.61	1,700,109	1,462,196	-2.02	202,536	1,107,852	-20.70	1,992,352	-13.42	1,915	50.38
68	Bank of Hawaii, Honolulu	1,639,403	1,746,797	-3.73	1,682,019	1,705,995	-1.42	1,117,366	1,278,902	-13.79	1,621,016	9.16	31.37	32.30
69	First Tennessee Bank NA, Memphis	1,796,910	1,952,157	-15.77	1,551,402	1,645,757	-19.88	1,169,166	1,143,216	-18.13	1,076,320	1.24	45.25	41.01
70	Central Fidelity Bank, Richmond	1,757,316	1,664,944	-5.56	1,608,809	1,519,506	-11.19	1,179,554	1,144,667	-24.12	1,968,955	5.15	68.64	64.62
71	Manufacturers Bank, NA, Detroit	1,714,327	1,940,879	-11.29	1,955,299	1,707,841	-13.74	1,162,858	1,159,750	-1.99	1,986,198	2.21	25.39	24.47
72	Harris Trust & Savings Bank, Chicago	1,709,113	1,613,016	5.4	1,556,306	1,417,040	-27.29	1,105,445	1,164,896	-6.04	1,198,556	3.51	26.97	25.17
73	First Interstate Bank of Arizona NA, Phoenix	1,681,281	1,851,847	-9.21	1,431,569	1,424,525	-1.45	1,148,445	1,147,705	-9.61	1,202,101	3.96	47.77	42.22
74	BancOhio National Bank, Columbus	1,637,567	1,648,549	-1.96	1,441,742	1,297,912	-14.91	1,110,842	1,113,836	-14.37	1,077,183	14.72	44.70	41.97
75	Fleet Bank of Massachusetts, NA, Boston	1,618,696	N.A.	0	1,544,095	N.A.	0	1,544,835	N.A.	0	1,490,669	0	38.28	N.A.
76	Fleet Bank, NA, Hartford, Conn.	1,616,196	1,642,801	-15.59	1,536,102	1,901,424	-17.86	659,560	1,185,294	-25.95	1,610,523	16.96	1,443	41.32
77	Signet Bank, Virginia, Richmond	1,606,272	1,523,085	5.55	1,375,175	1,264,883	20.28	1,196,122	1,144,744	-2.44	1,113,715	2.27	43.06	39.21
78	First Interstate Bank of Oregon NA, Portland	1,596,455	1,569,225	1.12	1,487,538	1,400,121	-21.85	79,279	1,479,459	-0.47	1,020,038	0.82	45.66	39.56
79	Chase Lincoln First Bank NA, Rochester, N.Y.	1,596,840	2,318,844	-31.83	1,446,121	1,991,234	-14.62	1,196,965	1,164,720	-74.52	1,892,564	40.45	38.48	44.56
80	Household Bank NA, Salinas, Calif.	1,591,726	1,972,743	-62.30	0	0	0	0	0	0	1,560,726	62.56	100.00	100.00
81	First USA Bank, Wilmington, Del.	1,577,664	1,536,285	-35.72	0	0	0	0	0	0	1,577,664	35.72	44.59	44.87
82	Chemical Bank (Delaware), Wilmington	1,566,842	1,505,774	-4.19	0	0	0	0	0	0	1,566,842	4.19	48.60	47.29
83	First Interstate Bank of Washington NA, Seattle	1,531,401	1,791,233	-35.33	444,998	518,132	-9.89	52,842	98,815	-37.91	1,086,671	35.73	57.33	49.22
84	Michigan National Bank, Farmington Hills	1,532,876	1,272,678	-26.45	910,128	726,647	-24.91	276,691	199,452	-63.29	946,060	7.59	25.37	20.61
85	Mellon Bank Delaware NA, Wilmington	1,523,892	1,184,109	-35.10	63,364	67,532	-6.14	42,864	35,365	-21.14	1,425,662	-36.28	93.35	89.02
86	Central Bank of the South, Birmingham, Ala.	1,513,932	1,369,721	-9.54	650,902	519,768	-25.23	121,864	107,721	-13.13	741,164	2.1	52.45	49.67
87	South Carolina National Bank, Columbia	1,509,045	1,620,764	-6.87	564,480	609,283	-4.07	208,895	190,146	-9.65	1,116,520	12.76	36.72	35.94
88	Fleet Bank of Upstate NY, Albany (a)	1,508,130	1,189,774	-26.76	1,121,447	796,173	-78.06	781,618	606,737	-36.22	705,004	2.65	42.55	43.47
89	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	1,503,183	1,493,461	-0.65	998,352	1,015,991	-1.27	91,664	29,283	-4.78	464,147	0.83	72.76	71.44
90	First Union National Bank of Georgia, Atlanta	1,501,893	1,398,427	-10.57	1,141,747	1,114,791	-5.24	1,118,148	1,105,628	-14.62	1,001,998	13.74	1,489	45.36
91	Boatmen's National Bank, St. Louis	1,491,780	1,575,747	-5.33	1,065,011	1,060,766	-0.49	201,544	1,166,533	-21.02	1,425,725	22.47	1,372	1,398
92	First American National Bank, Nashville, Tenn.	1,486,998	1,556,123	-4.44	1,557,110	1,565,746	-1.53	1,123,967	1,152,205	-6.53	1,806,321	6.04	1,856	1,963
93	Branch Banking & Trust Co., Wilson, N.C.	1,486,819	1,870,853	-19.50	1,995,831	1,428,264	-1,132.63	1,181,052	1,184,154	-1,115.14	1,309,936	1,4,395	1,41,36	1,31,21
94	Wilmington Trust Co., Del.	1,486,813	1,406,628	-5.70	1,583,647	1,511,634	-8.89	1,149,161	1,123,736	-20.95	1,454,845	1,169	1,53,80	1,53,98
95	National City Bank, Cleveland	1,468,720	1,448,424	-1.19	1,980,717	1,964,334	-0.04	1,181,440	1,155,334	-1,161	1,1,955,963	-0.57	1,1,71	1,29,83
96	Barnett Bank of Central Florida, NA, Orlando	1,443,530	1,471,106	-2.08	1,293,348	1,307,413	-4.56	1,28,503	1,24,820	-1,14,644	1,1,118,619	-1,78	1,69,89	1,68,65
97	MS National Bank, Indianapolis	1,399,224	1,373,639	-1.86	1,491,100	1,490,133	-6.73	1,49,694	1,44,804	-1,11,91	1,858,430	-1,23	1,43,67	1,41,31
98	Sovran Bank, Tennessee, Nashville	1,392,240	1,470,662	-7.37	1,535,746	1,591,280	-0.66	1,101,782	1,1,258	-1,55,58	1,1,715,712	-1,16,79	1,1,39	1,1,38,34
99	Bank of Baltimore	1,390,472	1,636,628	-16.87	1,400,159	1,770,756	-1,46,38	1,187,174	1,1,772,982	-1,118,27	1,1,573,139	-1,16,75	1,1,60,95	1,1,69,31
100	Sanwa Bank California, San Francisco	1,332,633	1,268,438	1.43	1,799,588	1,744,794	-1,7.36	1,102,013	1,1,60,677	-1,1,68,12	1,1,531,032	-1,10,75	1,1,27,24	1,1,27,42
	Totals for the Top 100 Banks (1) ($ Bil.)	$985.3	$1,070.8	-3.59	$147.0	$158.0	-1,6.56	$35.2	$29.2	+20.6%	$203.1	0.2	39.94	37.87

Data Source: All data provided by Sheshunoff Information Services Inc., Austin, Texas. Data for 1991 have been adjusted for subsequent revisions and acquisitions by banks for subsequent M&A acquisitions. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans and other consumer loans. **1-4 Family Mortgage loans** are loans secured by 1-4 family residential properties. First and second mortgages are included. Home equity loans are excluded. **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. **All other consumer loans** are loans to individuals for household, family and other personal expenditures not listed in the category are credit card loans and other consumer loans. **Credit card loans** include all extensions of credit to individuals for household, family and other personal expenditures arising from bank credit cards or a special prearranged overdraft plans. **Other consumer loans** include single payment, installment and all other consumer loans. **Consumer loans % of total loans** is the ratio of total consumer loans to total loans. **Total loans** are loans and leases, net of unearned income. **(1)**— The 1991 totals are for the top 100 banks in 1991. **(2)**— For the top 100 banks of 1991, total consumer loans were $371.8 billion and the percentage gain for the top 100 of 1991 compared with the top 100 of 1990 was 16%. **(3)**— A weighted average is derived by summing the total consumer loans at the top 100 banks and dividing by their total loans. **N.A.**— not available. **(a)**— Formerly Norstar Bank of Upstate NY. Changed title on April 15.

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Top 300 Banks in Lending to the Consumer

Based on federal regulatory Report of Condition data for Dec. 31, 1991, compared with Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/31/91		Total Consumer Loans			1-4 Family Mortgage Loans			Home Equity Loans			All Other Consumer Loans		Consumer Loans As % of Total Loans	
		12/31/91	12/31/90	% Chg.	12/31/91	12/31/90	% Chg.	12/31/91	12/31/90	% Chg.	12/31/91	% Chg.	12/31/91	12/31/90
101	Bank of the West, Walnut Creek, Calif.	1,329,571	1,136,630	16.97	398,201	353,080	12.78	132,518	60,981	117.31	798,852	10.56	59.11	52.89
102	U.S. Bank of Washington NA, Seattle	1,327,412	1,439,105	-7.76	511,940	638,386	-19.81	45,899	35,920	27.78	769,573	-0.62	32.07	33.16
103	First Deposit National Bank, Tilton, N.H.	1,320,695	1,282,211	3.00	5,731	5,596	2.41	151,440	88,823	70.50	1,163,524	2.04	97.81	97.72
104	Security Pacific Bank, NA, Tempe, Ariz.	1,319,412	519,251	154.10	24	129	-81.40	0	0		1,319,388	154.16	100.00	99.99
105	Bank One, Dayton, NA, Ohio	1,280,691	1,149,585	11.40	131,021	129,507	1.17	83,168	68,353	21.67	1,066,502	12.06	57.41	55.60
106	Bank One, NA, Indianapolis	1,280,279	1,035,775	23.61	313,550	263,540	18.98	70,035	60,152	16.43	896,694	25.93	37.88	33.30
107	National Westminster Bank NJ, Jersey City	1,275,524	1,265,865	0.76	413,643	403,496	2.51	323,063	332,243	-2.76	538,818	1.64	32.72	29.05
108	First Virginia Bank, Falls Church	1,265,737	1,267,647	-0.15	464,122	436,659	6.29	135,659	126,259	7.45	665,956	5.50	85.71	88.24
109	First National Bank of Maryland, Baltimore	1,248,629	1,463,137	-14.66	573,032	752,649	-23.86	351,679	335,288	4.89	323,918	13.67	31.20	33.51
110	CoreStates Bank NA, Philadelphia	1,248,220	1,259,681	-0.91	547,435	474,610	15.34	166,453	186,116	-10.56	534,332	10.79	13.71	12.07
111	First Hawaiian Bank, Honolulu	1,244,470	1,048,792	18.66	486,186	423,288	14.86	221,955	131,339	68.99	536,329	8.53	37.11	36.82
112	Colonial National Bank USA, Claymont, Del.	1,242,414	918,719	35.23	187,553	128,594	45.85	0	0		1,054,861	33.51	100.00	100.00
113	First America Bank Southeast Michigan, NA, Detroit	1,241,790	1,113,479	11.52	373,823	366,037	2.13	47,879	44,664	7.15	820,088	16.70	61.26	58.57
114	First Florida Bank, NA, Tampa	1,240,044	1,715,181	-27.70	553,537	659,946	-16.12	49,471	49,854	-0.77	637,036	36.64	42.25	44.90
115	Mercantile Bank of St. Louis NA	1,238,962	1,379,910	-10.21	597,787	683,029	-12.48	128,685	131,412	-2.08	512,490	9.37	41.07	42.79
116	Fifth Third Bank, Cincinnati	1,233,834	1,064,999	15.85	387,818	269,970	43.65	56,363	53,749	4.86	789,653	6.53	38.08	33.89
117	Fidelity Bank NA, Philadelphia	1,231,614	1,311,934	-6.12	575,454	562,039	4.24	183,749	188,518	-2.53	472,411	17.32	26.02	21.67
118	National Westminster Bank USA, New York	1,223,428	1,437,467	-14.89	326,047	263,959	23.52	116,908	115,330	1.37	780,473	26.24	12.03	12.41
119	First Security Bank of Utah NA, Salt Lake City	1,203,965	1,210,907	-0.57	522,704	600,034	-12.89	63,471	41,760	51.99	617,790	8.55	48.68	50.62
120	Star Bank, NA, Cincinnati	1,186,411	1,066,976	7.70	451,493	350,952	28.66	89,550	93,882	-4.61	640,368	1.89	43.19	40.46
121	Security Pacific Bank Washington, NA, Seattle	1,179,398	1,604,210	-26.48	658,500	944,137	-30.25	218,365	91,497	138.66	302,533	46.79	22.06	25.73
122	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	1,175,625	1,174,569	0.09	607,603	611,525	-0.64	36,444	36,973	-1.43	531,578	1.05	68.00	64.36
123	Bank of California NA, San Francisco	1,149,420	1,143,630	0.51	701,513	749,692	-6.43	256,966	212,198	21.10	190,941	5.06	16.05	15.45
124	Sun Bank NA, Orlando, Fla.	1,139,072	1,149,499	-0.91	386,455	344,024	12.33	88,871	82,056	8.31	663,746	8.25	34.62	35.81
125	Norwest Bank South Dakota NA, Sioux Falls	1,122,702	825,532	36.00	111,475	96,351	15.70	5,456	5,864	-7.06	1,005,777	39.05	63.41	57.52
126	NCNB National Bank of South Carolina, Columbia	1,117,179	1,598,083	-30.09	486,661	965,046	-26.39	147,104	143,535	2.49	483,414	54.80	31.11	43.91
127	Bank of America Arizona, Phoenix	1,111,399	180,731	498.39	1,065,261	146,487	627.21	11,596	1,527	659.40	34,542	8.42	29.08	4.40
128	Integra National Bank/North, Titusville, Pa.	1,108,200	1,174,543	-5.65	471,963	519,771	-9.20	73,135	67,309	8.66	563,102	4.15	64.53	63.38
129	Liberty National Bank & Trust Co., Louisville, Ky.	1,106,137	1,022,775	8.15	230,653	149,619	54.16	52,538	39,717	32.28	822,946	1.26	54.04	55.35
130	Northern Trust Co., Chicago	1,094,868	949,730	15.29	794,908	661,684	20.13	159,763	148,372	7.68	140,317	0.46	22.60	18.61
131	United Jersey Bank, Hackensack, N.J.	1,067,003	1,058,489	0.80	488,988	415,468	17.70	256,627	276,066	-7.04	321,988	12.42	25.38	25.13
132	First Security Bank of Idaho, NA, Boise	1,066,669	990,582	7.68	410,282	428,382	-4.23	43,239	15,557	177.94	613,148	12.17	57.25	55.78
133	Monogram Credit Card Bank, Roswell, Ga.	1,047,317	892,273	17.38	0	0		0	0		1,047,317	17.38	100.00	100.00
134	Integra National Bank/Pittsburgh	1,046,729	772,009	35.59	416,719	248,544	67.66	81,318	37,247	118.32	548,692	12.85	59.77	49.09
135	Provident National Bank, Philadelphia	1,043,931	1,218,577	-14.33	453,709	479,660	-5.41	0	0		590,222	20.19	23.06	22.38
136	Morgan Guaranty Trust Co., New York	1,042,585	856,632	21.71	29,370	38,237	-23.19	9,000	9,000	0.00	1,004,215	24.07	3.93	3.49
137	Trust Company Bank, Atlanta	1,036,970	1,111,333	-6.69	331,285	346,682	-4.44	118,547	122,524	-3.25	587,138	8.56	20.86	22.43
138	Equibank, Pittsburgh	1,023,705	969,316	5.61	599,165	583,536	2.68	95,231	57,185	66.53	329,309	0.22	49.54	52.12
139	Central Trust Co., NA, Cincinnati	1,017,165	1,099,772	-7.51	325,381	318,816	2.06	110,439	115,574	-4.44	581,345	12.63	46.12	42.95
140	Hamilton Bank, Lancaster, Pa.	1,016,820	1,474,459	-31.04	279,002	280,188	-0.42	46,075	41,763	10.32	691,743	39.98	51.08	58.51
141	Hibernia National Bank, New Orleans	1,014,386	887,075	14.35	640,623	1,178,839	-45.66	43,953	45,454	-3.30	329,810	50.24	32.52	41.12
142	Barnett Bank of Southwest Florida, Sarasota	1,008,275	1,115,884	-9.64	774,152	880,314	-12.06	24,049	22,545	6.67	210,074	1.39	73.00	74.11
143	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	1,002,815	990,235	1.27	410,949	271,755	51.22	101,577	76,850	32.18	490,289	23.59	30.02	29.05
144	First Fidelity Bank, NA, South Jersey, Burlington, N.J.	1,001,717	1,192,225	-15.98	296,137	247,833	19.49	142,832	142,419	0.29	562,748	29.83	74.72	80.99
145	Citizens & Southern National Bank of South Carolina, Charleston	1,000,702	1,032,080	-3.04	343,311	329,088	4.32	165,361	157,101	5.26	492,030	9.87	41.21	39.46
146	Bank One, Akron, NA, Ohio	998,602	548,414	82.09	92,610	53,667	72.56	132,664	82,854	60.12	773,328	87.75	58.09	57.98
147	National Community Bank, Rutherford, N.J.	991,160	1,192,748	-16.90	675,690	787,734	-14.22	174,156	198,388	-12.21	141,314	31.61	40.40	41.30
148	Riggs National Bank, Washington, D.C.	986,829	1,161,393	-15.47	605,473	670,085	-9.64	231,263	277,017	-16.52	150,093	35.94	36.85	34.14
149	CoreStates New Jersey National Bank, Pennington	986,208	962,473	2.47	321,982	269,032	19.68	163,857	191,087	-14.25	500,369	0.40	44.94	44.39
150	First Wisconsin National Bank, Milwaukee	973,039	960,865	1.27	256,734	252,777	1.57	62,283	58,095	7.21	654,022	0.62	33.57	33.20
151	First American Bank of Virginia, McLean	970,032	784,502	23.65	509,405	334,947	52.09	88,359	92,817	-4.80	372,268	4.35	48.28	32.62
152	Fleet Bank of Maine, Portland	963,083	508,594	89.36	464,902	189,301	145.59	234,309	117,844	98.83	263,872	30.99	48.20	41.42
153	Union Trust Co., Stamford, Conn.	956,157	990,919	-3.51	443,670	453,029	-2.07	239,433	251,902	-4.95	273,054	4.52	42.72	41.93
154	Sovran Bank/Maryland, Bethesda	950,133	1,112,348	-14.58	260,653	297,115	-12.27	211,792	202,969	4.35	477,688	21.98	43.45	40.91
155	Key Bank of Maine, Augusta	942,753	674,690	39.73	211,334	169,338	24.80	85,216	82,672	3.08	646,203	52.88	53.73	46.87
156	Bank South NA, Atlanta	939,524	1,001,872	-6.22	371,868	422,518	-11.99	93,410	100,205	-6.78	474,246	1.02	36.64	32.66
157	Puget Sound National Bank, Tacoma, Wash.	936,548	814,787	14.94	323,532	215,002	50.46	44,757	31,123	43.81	568,259	-0.07	40.46	38.52
158	Premier Bank, NA, Baton Rouge, La.	931,803	937,810	-0.64	363,706	346,951	4.83	19,304	16,761	15.17	548,793	4.41	50.97	46.08
159	Chase Bank of Maryland, Baltimore	929,149	912,903	1.78	504,385	521,473	-3.28	98,646	196,254	-49.74	326,118	67.09	89.43	89.38
160	Bank IV, Kansas, NA, Wichita	922,129	987,374	-6.61	466,321	500,115	-6.75	17,514	18,094	-3.21	438,294	6.58	48.47	47.32
161	Provident Bank, Cincinnati	919,642	298,462	208.13	518,824	58,660	784.46	113,272	59,184	91.39	287,546	59.20	38.16	18.50
162	First National Bank, Omaha, Neb.	917,022	732,751	25.15	33,098	34,511	-4.09	30,784	27,343	12.58	853,140	27.16	66.95	63.14
163	Bank One, Cleveland, NA	908,242	650,329	39.66	175,545	50,878	245.03	80,653	47,042	71.45	652,044	18.04	56.85	48.03
164	National State Bank, Elizabeth, N.J.	906,580	470,201	92.81	661,697	293,063	125.79	186,304	115,967	60.65	58,579	4.24	47.97	32.12
165	First Fidelity Bank NA/North Jersey, Totowa, N.J.	899,659	940,832	-4.38	491,098	434,517	13.02	240,058	248,002	-2.96	167,903	35.00	69.68	60.83
166	Society Bank, NA, Dayton, Ohio	878,655	943,516	-6.87	383,938	371,573	3.33	107,666	98,656	9.15	387,031	18.22	43.68	45.87
167	Chase Manhattan Bank Connecticut NA, Bridgeport (a)	877,487			549,416			305,755			22,316		69.38	
168	First Interstate Bank of Nevada NA, Las Vegas	872,651	965,419	-9.61	376,152	359,670	4.58	57,531	59,956	-4.04	438,968	19.57	48.78	41.34
169	Bank One, Milwaukee, NA, Wis.	865,757	635,669	36.20	152,145	163,915	-7.18	63,620	52,913	58.03	629,992	50.41	40.66	31.89
170	Norwest Bank Iowa NA, Des Moines	864,523	748,099	15.56	173,310	128,829	34.53	3,641	2,666	36.57	687,572	11.51	52.78	49.87
171	European American Bank, New York	863,864	805,941	7.19	458,426	402,493	13.90	19,517	13,977	39.64	385,921	-0.91	45.18	32.42
172	Citizens Bank Maryland, Laurel	846,256	856,718	-1.22	60,058	74,210	-19.07	53,893	41,958	28.45	732,305	1.11	53.28	53.60
173	Barnett Bank of Jacksonville NA, Fla.	845,266	854,189	-1.04	351,906	322,573	9.09	28,204	28,722	-1.80	465,156	7.50	57.44	53.42
174	Citibank (Arizona), Phoenix	845,241	814,101	3.83	574,634	584,990	-1.77	171,403	128,140	33.76	99,204	1.78	49.54	53.97
175	Security Bank & Trust Co., Southgate, Mich.	839,889	814,322	3.14	153,178	143,595	6.67	65,585	59,247	10.70	621,126	1.58	73.33	74.32
176	United Jersey Bank/Central NA, Princeton, N.J.	831,859	872,237	-4.63	345,072	317,670	8.63	296,739	281,152	5.54	190,048	30.49	40.29	42.21
177	Summit Trust Co., N.J.	828,650	931,869	-11.08	508,294	563,496	-9.17	141,919	143,851	-1.34	178,437	23.92	55.13	57.48
178	Deposit Guaranty National Bank, Jackson, Miss.	810,955	904,000	-10.34	330,979	295,292	12.09	43,926	44,370	-1.00	435,650	22.80	38.93	41.10
179	Zions First National Bank, Salt Lake City, Utah	808,291	727,760	11.07	197,848	151,490	30.60	92,630	62,622	47.92	517,813	0.81	45.23	35.63
180	First National Bank, Dayton, Ohio	800,112	413,158	93.66	381,614	157,212	142.74	121,617	29,748	308.82	296,881	31.25	52.51	47.71
181	First National Bank of Commerce, New Orleans	799,493	799,888	-0.05	130,936	149,021	-12.14	14,067	25,451	-44.96	654,550	4.66	54.73	52.07
182	Bank of Boston Connecticut, Waterbury	789,007	459,407	71.74	222,438	255,870	-13.07	452,353	147,191	207.32	114,216	102.70	44.75	29.63
183	Trustmark National Bank, Jackson, Miss.	787,387	788,744	-0.17	361,073	335,790	7.53	20,689	19,480	6.21	405,625	6.42	41.78	42.72
184	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	781,473	776,228	0.68	399,550	388,130	2.94	109,277	113,324	-3.57	272,646	-0.77	42.86	42.41
185	Fleet Bank, NA, Buffalo, N.Y. (b)	774,435	841,851	-8.01	226,439	234,109	-3.28	164,140	157,376	4.30	383,856	14.77	31.65	31.28
186	Southern National Bank of North Carolina, Lumberton	772,074	600,299	28.61	278,400	208,117	33.77	197,666	118,105	67.36	296,008	8.00	41.79	35.33
187	First National Bank, Louisville, Ky.	767,868	684,981	12.11	298,505	233,449	27.87	61,525	54,216	13.48	407,868	2.66	28.35	25.93
188	United Carolina Bank, Whiteville, N.C.	755,104	708,940	6.51	312,152	270,557	15.37	93,669	81,715	14.63	349,283	2.07	46.04	46.04
189	Commerce Bank of St. Louis, NA, Clayton, Mo.	754,919	762,370	-0.98	277,770	282,258	-1.59	101,360	95,033	6.66	375,789	2.41	49.94	47.35
190	Trustco Bank New York, Schenectady	737,550	338,307	118.01	516,822	186,684	176.84	168,244	113,762	47.89	52,484	38.62	72.20	73.62
191	Prudential Bank & Trust Co., Atlanta, Ga.	730,683	308,936	136.52	3,743	28,693	-86.96	292,663	80,403	264.00	434,277	117.31	90.40	56.79
192	Boatmen's First National Bank, Kansas City, Mo.	729,602	726,653	0.41	286,272	312,344	-8.35	50,363	40,408	24.64	392,967	5.10	39.97	41.58
193	Bank of Delaware, Wilmington	727,134	737,426	-1.40	231,896	232,151	-0.11	87,942	81,048	8.51	407,296	3.99	51.65	50.81
194	Team Bank, Fort Worth, Tex.	721,605	654,377	10.27	355,021	356,121	-0.31	0	0		366,584	22.91	40.10	35.24
195	Old Kent Bank & Trust Co., Grand Rapids, Mich.	720,858	582,920	23.66	366,153	265,956	37.67	47,050	32,744	43.69	307,655	8.25	35.12	28.77
196	Norwest Bank Nebraska, NA, Omaha	720,684	460,555	56.48	133,830	160,224	-16.47	4,157	3,885	7.00	582,697	96.56	60.90	48.91
197	Merchants National Bank & Trust Co., Indianapolis	720,147	762,993	-5.62	154,685	143,695	7.65	25,542	17,905	42.65	539,920	10.22	36.06	33.94
198	Barclays Bank of New York, NA	714,047	744,511	-4.09	227,792	220,570	3.27	326,352	334,822	-2.53	159,903	15.45	32.58	28.63
199	Central Carolina Bank & Trust Co., Durham, N.C.	705,464	657,390	7.31	292,979	274,164	6.86	119,355	108,073	10.44	293,130	6.53	52.77	52.00
200	West One Bank, Idaho, NA, Boise	702,788	651,351	7.90	162,680	125,755	29.36	51,783	38,824	33.38	488,325	0.32	31.26	32.06
	Totals for the Top 200 Banks† ($ Bil.)	$483.8	$463.4†	+ 4.4†	$184.1	$171.5	+ 7.4%	$46.4	$38.4	+20.9%	$253.2	0.1%	39.2†	37.0†

Data Source: All data provided by **Sheshunoff Information Services Inc.**, Austin, Texas. Data for 1990 have been adjusted for subsequent commercial bank acquisitions but not for subsequent thrift acquisitions. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans and other consumer loans. **1-4 Family Mortgage loans** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. **All other consumer loans** are loans to individuals for household, family, and other personal expenditures included in this category are credit card loans and other consumer loans. **Credit card loans** include all extensions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. **Other consumer loans** include single payment, installment, and student loans. **Consumer loans % of total loans** is the ratio of total consumer loans to total loans. **Total loans** are loans and leases, net of unearned income. **($)**— The 1990 totals are for the top 100 banks in 1991. **(†)**— For the top 200 banks of 1990, total consumer loans were $465.6 billion and the percentage gain for the top 200 of 1991 compared with the top 200 of 1990 was 3.9%. **(†)**— A weighted average calculated by summing the total consumer loans at the top 200 banks and dividing by their total loans. **(a)**— Newly chartered in Aug. 1991 to acquire Citytrust and Mechanics & Farmers Bank. **(b)**— Formerly known as Norstar Bank. NA Changed title April 15.

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Top 300 Banks in Lending to the Consumer

Based on federal regulatory Report of Condition data for Dec. 31, 1991, compared with Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/'91		Total Consumer Loans 12/31/91	12/31/90	% Chg.	1-4 Family Mortgage Loans 12/31/91	12/31/90	% Chg.	Home Equity Loans 12/31/91	12/31/90	% Chg.	All Other Consumer Loans 12/31/91	% Chg.	Consumer Loans As % of Total Loans 12/31/91	12/31/90
201	Centura Bank, Rocky Mount, N.C.	701,998	531,181	32.16	413,086	197,982	108.65	83,159	73,563	13.04	205,751	20.75	41.38	33.21
202	Bank of America New Mexico, NA, Albuquerque	697,830	0		693,088	0		2,181	0		2,561		82.37	
203	City National Bank, Beverly Hills	693,231	816,242	15.07	125,561	132,536	5.26	152,157	157,481	3.38	415,513	21.04	26.07	26.52
204	World Financial Network National Bank, Whitehall, Ohio	692,755	632,367	9.55	0	0		0	0		692,755	9.55	100.00	100.00
205	SouthTrust Bank of Alabama NA, Birmingham	680,474	605,369	12.41	194,983	99,934	95.11	78,699	71,218	10.50	406,792	6.32	27.64	26.90
206	Valley National Bank, Passaic, N.J.	678,619	693,561	2.15	216,990	213,685	1.55	74,563	72,123	3.41	387,046	5.08	52.48	50.68
207	Massachusetts Co. Inc., Boston	678,494	909,117	25.37	440,844	529,712	16.78	230,065	259,583	11.37	7,585	93.67	99.78	98.06
208	Sun Bank, South Florida NA, Fort Lauderdale	677,509	769,244	11.93	431,453	466,246	7.46	26,534	30,501	13.01	219,522	19.44	51.41	54.69
209	Northeastern Bank of Pennsylvania, Wilkes-Barre	673,089	842,852	20.14	296,977	421,274	29.51	65,075	0		311,037	26.22	50.81	47.34
210	Barnett Bank of Tampa, NA, Fla.	664,372	597,939	11.11	312,708	287,522	8.76	21,000	19,668	6.77	330,664	13.73	55.28	48.70
211	Colorado National Bank, Denver	663,042	640,931	3.45	175,854	140,122	25.50	44,308	12,624	250.98	442,880	9.28	52.10	46.90
212	First National Bank, Chicago	658,642	831,280	20.77	345,502	499,030	30.77	56,134	54,017	3.92	257,006	7.63	4.32	4.46
213	Central Bank of Denver NA	658,637	667,834	1.38	103,605	45,147	129.48	8,808	6,859	28.42	546,224	11.30	68.75	70.72
214	U.S. Bank of California, Auburn	658,438	119,983	448.78	606,874	100,081	508.38	29,841	6,878	333.86	19,723	51.44	71.36	59.37
215	Key Bank of Washington, Seattle	655,465	572,072	14.58	158,178	130,000	21.68	18,706	9,486	97.20	478,581	10.63	59.21	54.45
216	Fifth Third Bank Northwest Ohio NA, Toledo	654,051	699,663	6.52	208,304	202,186	3.03	48,513	47,384	2.38	397,234	11.74	60.35	60.37
217	Society Bank & Trust Co., Toledo, Ohio	652,965	595,334	6.09	200,722	183,820	9.19	52,057	37,877	37.44	400,186	15.51	41.29	37.41
218	Merchants Bank, NA, Allentown, Pa.	652,147	633,744	2.90	388,731	312,760	24.29	54,627	57,488	4.98	208,789	20.76	51.63	46.82
219	Rhode Island Hospital Trust National Bank, Providence, R.I.	651,162	749,955	13.17	169,584	352,699	51.92	298,477	165,029	80.86	183,101	21.15	40.11	34.04
220	PNC National Bank, Wilmington, Del.	639,546	646,916	1.14	709	0		79,719	73,893	7.88	559,118	2.43	89.21	87.54
221	First Interstate Bank of Texas NA, Houston	633,218	818,679	22.65	362,060	455,210	20.46	1,260	1,906	33.89	269,898	35.35	23.97	26.13
222	First Eastern Bank NA, Wilkes-Barre, Pa.	632,530	738,188	14.31	380,705	486,079	21.68	25,911	19,863	30.45	225,914	2.73	36.57	37.26
223	Third National Bank, Nashville, Tenn.	624,599	684,874	8.80	240,471	262,720	8.47	65,789	63,329	3.88	318,339	11.28	34.42	33.91
224	First City, Texas-Houston, NA	622,203	687,549	9.50	210,641	244,285	13.77	0	0		411,562	7.15	22.01	16.57
225	J.C. Penney National Bank, Harrington, Del.	612,995	586,039	4.60	38,810	36,495	6.34	0	0		574,185	4.48	99.65	99.58
226	Bank of America Oregon, Portland	612,863	16,854	3,537	526,326	12,723	4036.81	47,914	0		38,723	837.38	79.93	13.03
227	First National Bank of Ohio, Akron	609,716	574,919	5.53	302,862	256,415	17.20	36,868	32,349	13.97	266,986	6.04	53.32	52.61
228	Barnett Bank of Pasco County, Holiday, Fla.	606,340	573,780	5.67	345,286	313,195	10.25	6,770	6,465	4.72	254,284	0.06	84.99	82.62
229	Texas Commerce Bank, NA, Houston	604,317	529,693	14.09	219,773	179,655	22.33	0	0		384,544	9.86	10.05	9.05
230	Citizen First National Bank, Ridgewood, N.J.	598,214	669,446	10.64	338,247	340,394	0.63	133,195	142,878	6.78	126,772	31.91	34.54	33.01
231	Bank of Mississippi, Tupelo	596,140	522,415	14.11	230,352	180,215	27.82	14,954	14,678	1.95	350,824	7.11	56.08	53.33
232	Security Pacific Bank Arizona, Phoenix	584,236	866,215	32.55	194,003	171,978	12.81	103,297	81,226	27.17	286,936	53.19	10.91	24.89
233	United States Trust Co., New York	582,666	511,751	13.86	362,145	263,554	27.72	28,445	40,608	29.95	192,076	2.39	52.26	50.02
234	First of America Bank Mid Michigan, NA, Bay City	579,576	536,673	7.99	279,852	240,839	16.20	14,312	12,999	10.10	285,412	0.91	68.98	65.50
235	First Omni Bank NA, Millsboro, Del.	570,466	660,541	13.64	914	581	57.31	663	531	24.86	568,889	13.73	100.00	100.00
236	LaSalle Northwest National Bank, Chicago	565,669	562,260	0.61	42,241	66,910	36.87	16,837	15,449	8.98	506,591	5.56	75.05	77.47
237	One Valley Bank NA, Charleston, W.Va.	565,358	343,256	64.70	359,350	177,851	102.05	27,831	21,980	26.62	178,177	24.23	66.38	56.96
238	Key Bank of Oregon, Portland	560,857	483,854	15.91	140,446	189,303	25.81	18,868	7,270	159.53	401,543	39.77	47.29	43.05
239	First Bank of South Dakota NA, Sioux Falls	560,674	342,908	63.79	66,874	71,074	5.91	7,363	4,714	56.19	486,437	82.51	66.96	57.17
240	National City Bank, Akron, Ohio	559,844	563,429	0.64	135,972	134,934	0.77	73,029	60,332	21.05	350,843	4.70	61.55	62.24
241	First Bank of Montana NA, Billings	532,823	285,442	86.67	100,420	86,326	16.33	9,130	6,702	36.23	423,273	119.98	66.38	44.27
242	Signet Bank/Maryland, Baltimore	522,946	583,370	10.36	9,685	12,326	21.43	180,695	163,506	10.51	332,566	18.40	24.57	24.77
243	Gainer Bank NA, Gary, Ind.	516,220	440,569	17.17	245,405	157,946	55.37	11,243	8,728	28.82	259,571	5.23	61.40	57.95
244	Integra Bank/South, Uniontown, Pa.	513,522	440,116	16.68	255,914	225,714	13.38	24,195	18,301	32.21	233,413	19.03	67.49	54.11
245	Chittenden Trust Co., Burlington, Vt.	512,089	509,871	1.03	318,466	306,861	3.78	80,867	77,448	4.41	112,756	8.00	59.86	60.58
246	Colonial Bank, Montgomery, Ala.	510,800	464,957	9.86	339,419	271,529	25.00	12,936	10,749	20.35	158,445	13.27	43.41	42.79
247	Barnett Bank of Volusia County, De Land, Fla.	506,433	394,378	28.41	346,170	232,860	48.66	13,734	11,003	24.82	146,529	2.65	65.06	57.31
248	Banco Santander Puerto Rico, Hato Rey	498,677	767,880	35.06	334,964	513,332	34.75	1,995	5,575	64.22	161,718	35.05	26.26	33.29
249	Jefferson National Bank, Charlottesville, Va.	497,987	486,109	2.44	280,770	278,182	0.93	47,362	41,563	13.95	169,855	2.10	57.44	56.20
250	Marine Bank, Warren, Pa.~	489,250	460,035	5.70	207,266	189,075	9.62	49,371	41,981	17.60	229,613	0.28	56.15	53.20
251	First Citizens Bank & Trust Co., Columbia, S.C.	485,773	402,080	20.82	185,735	152,659	21.67	68,043	29,891	127.64	231,995	5.68	64.91	62.05
252	Continental Bank NA, Chicago	483,000	551,000	12.34	34,000	126,000	73.02	103,000	93,000	10.75	346,000	4.22	3.44	3.62
253	Union Planters National Bank, Memphis, Tenn.	481,820	589,926	18.33	208,818	242,764	13.98	45,719	41,762	9.48	227,283	25.58	44.06	44.36
254	Delaware Trust Co., Wilmington	481,625	688,154	30.01	128,619	98,804	30.18	139,034	131,855	5.44	213,972	53.23	51.49	62.25
255	Continental Bank, Norristown, Pa.	480,985	501,337	4.06	244,663	244,135	0.22	50,031	49,582	0.91	186,291	10.27	14.44	13.79
256	First Union National Bank, Greenville, S.C.	472,893	511,568	7.56	257,663	230,877	11.60	40,464	36,560	10.68	174,266	28.62	44.40	49.31
257	Amboy National Bank, Old Bridge Township, N.J.	471,231	463,316	1.71	347,732	334,629	3.92	107,792	114,616	5.95	15,707	11.63	82.02	76.65
258	JP Morgan Delaware, Wilmington	469,547	299,754	56.64	162,117	136,719	18.58	29,576	25,269	17.04	277,854	101.69	12.64	7.50
259	Dillard National Bank, Phoenix, Ariz.	464,771	N.A.		0	N.A.		0	N.A.		464,771		100.00	N.A.
260	First Valley Bank, Bethlehem, Pa.	455,870	400,597	13.80	157,812	89,487	76.35	186,655	213,805	12.70	111,403	14.49	40.79	42.69
261	Valley Bank of Nevada, Las Vegas	455,501	437,382	4.14	48,087	45,249	6.27	144,102	110,859	29.99	263,312	6.39	24.60	22.91
262	Sun Bank of Tampa Bay, Tampa, Fla.	454,343	454,261	0.02	235,692	225,246	4.64	13,386	14,026	4.56	205,265	4.52	53.90	50.58
263	Summit Bank, Fort Wayne, Ind.	449,060	420,144	6.88	164,050	147,985	10.86	50,982	47,505	7.32	234,018	4.17	40.17	36.45
264	Chase Manhattan Bank of Florida NA, Tampa	448,067	318,734	40.58	256,304	109,294	134.51	1,571	2,019	22.19	190,212	8.30	76.70	65.67
265	Gary Wheaton Bank, NA, Wheaton, Ill.	433,584	384,800	12.68	36,854	33,808	9.01	102,608	81,681	25.62	294,122	9.21	59.48	54.23
266	First American Bank of New York	429,656	412,820	4.08	178,500	188,768	5.44	31,397	26,684	17.66	219,761	11.35	50.47	42.17
267	Bank One, Youngstown, NA, Ohio	427,721	376,643	13.56	89,255	94,977	6.02	40,884	39,674	3.05	297,582	22.97	59.94	59.41
268	Barnett Bank of Polk County, Lakeland, Fla.	427,544	494,101	13.47	230,660	285,942	19.33	18,853	15,386	22.53	178,031	7.65	72.06	72.01
269	Imperial Bank, Inglewood, Calif.	427,296	294,250	45.22	365,854	221,620	65.08	1,062	1,558	31.84	60,380	15.04	20.69	13.96
270	Sunburst Bank, Grenada, Miss.	425,825	401,961	5.94	256,127	223,256	14.72	19,356	18,187	6.43	150,342	6.34	46.73	43.32
271	Barnett Bank of Manatee County NA, Bradenton, Fla.	421,420	417,723	0.89	250,757	238,083	5.32	11,424	10,269	11.25	159,239	5.98	71.86	69.16
272	Marquette Bank Minneapolis, NA, Minn.	420,915	423,887	0.70	213,925	215,612	0.78	53,635	55,190	2.82	153,355	0.18	42.61	36.64
273	Beneficial National Bank USA, Peapack, N.J.	420,309	N.A.		0	N.A.		0	N.A.		420,309		100.00	N.A.
274	M & I Marshall & Ilsley Bank, Milwaukee, Wis.	415,934	447,224	7.00	239,349	248,935	3.85	29,520	26,635	10.83	147,070	14.32	25.92	27.15
275	Sun Bank/Miami NA	414,672	520,909	20.39	203,464	200,208	1.63	33,221	38,428	13.55	177,987	36.95	33.14	36.60
276	Bank One, Lafayette, NA, Ind.	410,737	313,853	30.87	23,595	21,204	11.28	16,801	9,783	71.74	370,341	30.92	79.85	77.43
277	First of America Bank West Michigan, Grand Rapids	406,918	254,172	60.10	273,108	143,645	90.13	23,183	9,252	150.57	110,627	9.23	59.55	66.87
278	Ohio Citizens Bank, Toledo	405,123	416,076	2.63	123,621	138,341	10.64	46,373	40,947	13.25	235,129	0.70	49.09	50.16
279	Westamerica Bank, NA, San Rafael, Calif.	403,876	406,423	0.63	173,269	120,580	43.70	54,053	81,968	34.06	176,554	13.40	51.97	48.03
280	Commonwealth Bank, Williamsport, Pa.	402,340	439,448	8.44	237,806	261,582	9.09	25,649	16,816	52.53	138,885	13.76	54.58	58.98
281	Citibank Florida NA, Dania	401,724	603,695	33.46	317,010	509,367	37.76	5,860	5,712	2.59	78,854	11.02	81.72	87.96
282	Star Bank, NA, Covington, Ky.	396,591	89,213	344.54	244,908	54,645	348.18	25,254	6,134	311.71	126,429	344.64	75.70	62.19
283	Amsouth Bank Florida, Pensacola	391,207	373,119	4.85	293,898	257,765	14.02	14,446	13,286	8.73	82,863	18.82	59.89	58.93
284	First National Bank, Gainesville, Ga.	386,129	320,470	20.49	221,297	155,320	42.48	11,521	9,928	16.05	153,311	1.23	63.57	57.21
285	First American Bank, NA, Washington, D.C.	385,375	434,227	11.25	173,454	198,666	12.69	48,974	53,608	8.64	162,947	10.45	54.74	43.97
286	Primerica Bank, Newark, Del.	384,708	398,786	3.53	0	0		0	450	100.00	384,708	3.42	100.00	100.00
287	S&T Bank, Indiana, Pa.	382,052	318,233	20.05	218,964	158,357	38.27	18,543	17,586	5.44	144,545	1.58	61.60	52.65
288	First of America Bank Michigan, NA, Kalamazoo	381,150	375,138	1.60	163,866	146,860	11.58	14,369	13,274	8.25	202,915	5.62	47.07	45.40
289	National Bank of Commerce, Memphis, Tenn.	380,113	309,817	22.69	96,613	60,070	60.83	83,290	70,025	18.94	200,210	11.40	42.03	37.25
290	United Jersey Bank South NA, Cherry Hill, N.J.	379,926	335,527	13.23	182,780	109,445	67.01	102,571	106,903	4.05	94,575	20.64	47.38	45.07
291	Security Pacific Bank Oregon, Portland	378,807	506,709	25.24	146,322	160,793	9.00	34,978	16,512	111.83	197,507	40.04	37.31	43.72
292	First National Bank, Albuquerque, N.M.	373,302	436,759	14.53	104,674	150,652	30.52	40,715	43,956	7.37	227,913	5.88	55.04	51.95
293	Central Jersey Bank & Trust Co., Freehold Township, N.J.	372,616	367,682	1.34	150,259	131,060	14.65	83,363	83,627	0.32	138,994	9.15	38.45	36.83
294	NBD Park Ridge Bank, Ill.	371,581	333,589	11.39	28,665	33,058	13.29	13,303	10,538	26.24	329,613	13.66	70.84	65.02
295	First of America Bank, Indianapolis	370,706	83,854	342.09	307,244	40,272	662.92	14,595	5,755	153.61	48,867	29.19	62.72	37.20
296	Dominion Bank of Middle Tennessee, Nashville	369,431	390,072	5.29	182,507	147,328	23.88	61,168	54,879	11.46	125,756	33.06	38.62	36.28
297	Citizens Commercial & Saving Bank, Flint, Mich.	368,994	399,174	7.56	206,985	205,265	0.84	18,346	16,701	9.85	143,663	18.93	49.61	52.49
298	LaSalle National Bank, Chicago	368,989	433,709	14.92	54,340	48,700	11.58	101,581	93,679	8.44	213,068	26.86	12.38	14.48
299	Bankers Trust Co., New York	367,000	413,000	11.14	81,000	52,000	55.77	2,000	0		284,000	21.33	2.30	2.15
300	Affiliated Bank, Franklin Park, Ill.	365,930	428,349	14.57	317,541	356,848	11.02	30,294	33,748	10.23	18,095	52.07	39.55	44.32
	Totals for the Top 300 Banks‡ ($ Bil.)	$534.9	$511.5‡	+ 4.6‡	$205.6	$190.0	+ 8.3%	$51.1	$42.5	+20.3%	$278.2		0.2%	38.8‡	36.5‡
	Totals for the All Banks ($ Bil.)‡	$821.9	$803.0	+ 2.4	$360.5	$338.9	+ 6.4%	$70.2	$61.4	+14.4%	$391.2		2.9%	40.0‡	38.1‡

Data Source: As data, unless otherwise noted, are provided by **Sheshunoff Information Services Inc.**, Austin, Texas. Data for 1990 have been adjusted for subsequent commercial bank acquisitions but not for subsequent thrift acquisitions. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, credit card loans, and other consumer loans. **1-4 Family Mortgage loans** are loans secured by 1-4 family residential properties. First and second mortgage loans are included, but home equity loans are excluded. **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. **All other consumer loans** are loans to individuals for household, family, and other personal expenditures; included in this category are credit card loans and other consumer loans. **Credit card loans** include all extensions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. **Other consumer loans** include single payment, installment, and student loans. **Consumer loans % of total loans** is the ratio of total consumer loans to total loans. **Total loans** are Loans and leases, net of unearned income (‡)— The 1990 totals are for the top 100 banks in 1991 (*)— For the top 300 banks of 1990, total consumer loans were $514.9 billion and the percentage gain for the top 300 of 1991 compared with the top 300 of 1990 was 3.9% (~)— A weighted average calculated by summing the total consumer loans at the top 300 banks and dividing by the banks' total loans (^)— Data are from the **Federal Deposit Insurance Corp.**, Washington, D.C.
N.A.— Not available

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Top 300 Banks in Lending to the Consumer

Listed geographically in order of consumer loans within states (dollar amounts in millions)

CL Rank 12/91	Bank	Consumer Loans 12/31/91	Noncurrent Consumer Loans: A breakdown by type (%) Home Mortgage	Home Equity	All Other
	ALABAMA				
62	First Alabama Bank, Montgomery	2,127	0.75	0.41	0.56
63	AmSouth Bank Birmingham NA, Birmingham	2,081	0.28	1.00	0.46
86	Central Bank of the South, Birmingham	1,514	0.31	0.11	0.86
205	SouthTrust Bank of Alabama NA, Birmingham	690	1.19	0.00	1.62
246	Colonial Bank, Montgomery	511	0.43	0.10	0.28
	ARIZONA				
35	Valley National Bank of Arizona, Phoenix	3,179	1.92	0.19	0.34
73	First Interstate Bank Arizona NA, Phoenix	1,681	1.44	0.30	0.29
104	Security Pacific Bank NA, Tempe	1,319	100.00		1.85
127	Bank of America Arizona, Phoenix	1,111	0.43	0.28	0.59
174	Citibank (Arizona), Phoenix	845	4.14	0.77	1.31
232	Security Pacific Bank Arizona, Phoenix	564	0.87	0.31	0.13
259	Dillard National Bank, Phoenix	465			2.02
	CALIFORNIA				
1	Bank of America NT&SA, San Francisco	30,154	0.66	0.14	1.38
3	Wells Fargo Bank NA, San Francisco	17,664	1.19	0.20	1.10
4	Security Pacific National Bank, Los Angeles	13,306	1.67	0.00	2.27
13	First Interstate Bank of California, Los Angeles	5,489	0.63	0.37	0.44
20	Union Bank, San Francisco	4,116	1.38	0.25	1.63
80	Household Bank NA, Salinas	1,561			4.43
100	Sanwa Bank California, San Francisco	1,333	1.24	0.00	0.77
101	Bank of the West, Walnut Creek	1,330	0.56	0.11	0.56
123	Bank of California NA, San Francisco	1,134	0.85	1.65	1.52
203	City National Bank, Beverly Hills	693	1.42	2.68	3.59
214	U.S. Bank of California, Auburn	658	0.88	0.00	0.23
269	Imperial Bank, Inglewood	427	1.25	0.00	1.73
279	Westamerica Bank, NA, San Rafael	404	0.99	0.00	0.37
	COLORADO				
211	Colorado National Bank, Denver	661	1.62	0.48	0.35
213	Central Bank of Denver NA	659	1.73	0.00	0.58
	CONNECTICUT				
37	Connecticut National Bank, Hartford	2,989	4.95	1.51	5.57
76	Fleet Bank, NA, Hartford	1,613	4.16	0.00	9.56
153	Union Trust Co., Stamford	954	4.41	3.61	3.55
167	Chase Manhattan Bank Connecticut NA, Bridgeport	817	0.00	0.00	0.00
182	Bank of Boston Connecticut, Waterbury	759	2.34	0.00	2.01
	DELAWARE				
6	Chase Manhattan Bank USA, Wilmington	9,944		0.33	2.31
9	American Express Centurion Bank, Newark	7,425		3.64	2.58
10	Greenwood Trust Co., New Castle	6,669	2.99		1.64
31	FCC National Bank, Wilmington	3,181			2.00
32	MBNA America Bank NA, Newark	3,137			1.81
39	NationsBank NA, Dover	2,862			1.14
41	Bank of New York (Delaware), Wilmington	2,687			2.13
81	First USA Bank, Wilmington	1,572			2.72
82	Chemical Bank (Delaware), Wilmington	1,569			2.39
85	Mellon Bank Delaware NA, Wilmington	1,532	3.54	0.32	1.16
94	Wilmington Trust Co.	1,481	1.72	0.84	0.96
112	Colonial National Bank USA, Claymont	1,242	4.29		2.28
193	Bank of Delaware, Wilmington	727	0.59	0.00	0.40
220	PNC National Bank, Wilmington	640	0.00	0.14	0.80
225	J.C. Penney National Bank, Harrington	613	1.01		0.66
235	First Omni Bank NA, Millsboro	579	0.00	0.00	2.01
254	Delaware Trust Co., Wilmington	482	1.80	0.34	0.87
258	JP Morgan Delaware, Wilmington	470	0.64	0.42	0.00
266	Primerica Bank, Newark	385			1.31
	DISTRICT OF COLUMBIA				
148	Riggs National Bank, Washington, D.C.	967	0.69	0.10	0.00
265	First American Bank, NA, Washington, D.C.	395	4.05	0.00	0.92
	FLORIDA				
7	First Union National Bank of Florida, Jacksonville	8,001	1.64	0.66	0.56
43	NCNB National Bank of Florida, Tampa	2,754	5.09	0.28	0.41
51	Barnett Bank of South Florida NA, Miami	2,409	0.16	16.28	0.46
67	Citizens & Southern Nat'l Bank of Florida, Fort Lauderdale	1,845	2.10	0.19	0.79
69	Barnett Bank of Pinellas Cty NA, St. Petersburg	1,801	0.85	0.01	0.14
96	Barnett Bank of Central Florida NA, Orlando	1,441	0.53	0.42	0.12
114	First Florida Bank NA, Tampa	1,240	2.19	0.55	0.59
122	Barnett Bank of Palm Beach Cty, West Palm Beach	1,176	0.71	0.30	0.17
124	Sun Bank NA, Orlando	1,159	1.40	0.29	0.85
142	Barnett Bank of Southwest Florida, Sarasota	1,008	1.18	0.00	0.54
173	Barnett Bank of Jacksonville NA	845	1.43	0.00	0.85
208	Sun Bank/South Florida NA, Fort Lauderdale	678	1.58	0.27	0.38
210	Barnett Bank of Tampa, NA	664	0.41	0.00	0.21
228	Barnett Bank of Pasco Cty, Holiday	606	0.55	0.37	0.10
247	Barnett Bank of Volusia Cty, De Land	506	0.71	0.00	0.16
262	Sun Bank of Tampa Bay, Tampa	454	1.79	0.95	0.34
264	Chase Manhattan Bank Florida NA, Tampa	448	0.18	0.00	0.41
268	Barnett Bank of Polk Cty, Lakeland	428	0.96	0.00	0.18
271	Barnett Bank of Manatee Cty NA, Bradenton	421	0.79	0.22	0.09
275	Sun Bank/Miami NA	415	1.29	0.73	0.58
281	Citibank Florida NA, Dania	402	6.07	1.25	3.02
283	Amsouth Bank Florida, Pensacola	391	1.28	0.52	0.24
	GEORGIA				
44	Wachovia Bank of Goergia NA, Atlanta	2,691	1.56	0.13	1.13
60	NationsBank of Georgia, NA, Atlanta	2,137	1.10	0.08	0.36
90	First Union National Bank of Georgia, Atlanta	1,502	0.50	0.19	2.03
133	Monogram Credit Card Bank, Roswell	1,047			2.32
137	Trust Company Bank, Atlanta	1,037	2.00	0.16	1.26
156	Bank South NA, Atlanta	940	3.64	0.72	1.08
191	Prudential Bank & Trust Co., Atlanta	730	0.00	0.33	1.59
284	First National Bank, Gainesville	388	1.59	0.40	0.25
	HAWAII				
68	Bank of Hawaii, Honolulu	1,829	0.97	0.05	0.46
111	First Hawaiian Bank, Honolulu	1,244	0.90	0.16	0.41
	IDAHO				
132	First Security Bank of Idaho, NA, Boise	1,067	0.42	0.00	0.25
200	West One Bank, Idaho, NA, Boise	703	0.85	0.00	0.17
	ILLINOIS				
72	Harris Trust & Savings Bank, Chicago	1,700	0.20	0.64	1.56
130	Northern Trust Co., Chicago	1,095	0.59	1.73	2.55
212	First National Bank, Chicago	659	0.66	1.78	1.28
236	LaSalle Northwest National Bank, Chicago	566	0.33	1.03	0.87
252	Continental Bank NA, Chicago	483	4.82	0.00	2.31
265	Gary-Wheaton Bank NA, Wheaton	434	0.66	0.67	1.38
294	NBD Park Ridge Bank	372	0.64	0.00	0.02
298	LaSalle National Bank, Chicago	359	2.58	0.39	2.81
300	Affiliated Bank, Franklin Park	350	2.58	1.46	1.59

CL Rank 12/91	Bank	Consumer Loans 12/31/91	Noncurrent Consumer Loans: A breakdown by type (%) Home Mortgage	Home Equity	All Other
	INDIANA				
97	INB National Bank, Indianapolis	1,399	0.33	0.00	2.56
106	Bank One, Indianapolis, NA	1,290	0.87	0.14	1.02
197	Merchants National Bank & Trust Co., Indianapolis	720	0.59	0.20	1.11
243	Gainer Bank NA, Gary	516	0.98	0.00	1.91
263	Summit Bank, Fort Wayne	449	1.23	0.15	0.31
276	Bank One, Lafayette, NA	411	1.11	0.00	0.79
295	First of America Bank, Indianapolis	371	0.37	0.00	0.10
	IOWA				
170	Norwest Bank Iowa NA, Des Moines	865	0.08	0.00	1.59
	KANSAS				
160	Bank IV, Kansas, NA, Wichita	922	0.60	0.00	0.52
	KENTUCKY				
129	Liberty National Bank & Trust Co., Louisville	1,106	1.57	0.13	1.06
143	Citizens Fidelity Bank & Trust Co., Louisville	1,003	0.09	0.00	0.61
187	First National Bank, Louisville	768	0.65	0.30	0.75
282	Star Bank, NA, Covington	397	0.53	0.20	0.65
	LOUISIANA				
141	Hibernia National Bank, New Orleans	1,014	2.83	0.45	1.01
158	Premier Bank, NA, Baton Rouge	932	3.14	0.23	1.63
181	First National Bank of Commerce, New Orleans	799	3.56	0.00	1.31
	MAINE				
152	Fleet Bank of Maine, Portland	963	2.10	1.70	2.16
155	Key Bank of Maine, Augusta	943	1.95	0.67	0.84
	MARYLAND				
27	Citibank (Maryland) NA, Towson	3,893	4.24	2.20	3.00
50	Maryland National Bank, Baltimore	2,504	1.74	0.27	0.85
99	Bank of Baltimore	1,360	1.57	0.65	0.28
109	First National Bank of Maryland, Baltimore	1,249	0.79	0.00	0.72
154	Sovran Bank/Maryland, Bethesda	950	9.33	0.40	0.84
159	Chase Bank of Maryland, Baltimore	929	0.31	0.27	0.01
172	Citizens Bank Maryland, Laurel	846	0.99	0.00	0.13
242	Signet Bank /Maryland, Baltimore	523	1.48	0.00	4.17
	MASSACHUSETTS				
24	Boston Safe Deposit & Trust Co.	4,146	1.03	3.56	8.30
34	Baybank Middlesex, Burlington	3,218	5.90	1.96	2.23
56	Shawmut Bank, NA, Boston	2,188	4.47	0.66	2.92
66	First National Bank, Boston	1,850	1.92	0.42	2.47
75	Fleet Bank of Massachusetts NA, Boston	1,619	5.03	1.74	6.34
207	Massachusetts Co. Inc., Boston	678	1.74	1.13	12.10
	MICHIGAN				
25	NBD Bank, NA, Detroit	4,135	0.78	0.00	0.39
28	Comerica Bank, Detroit	3,641	0.41	0.23	0.42
71	Manufacturers Bank, NA, Detroit	1,714	0.19	0.14	0.80
84	Michigan National Bank, Farmington Hills	1,533	2.82	0.09	0.63
113	First America Bank Southeast Michigan, NA, Detroit	1,242	0.67	0.44	0.21
175	Security Bank & Trust Co., Southgate	844	0.17	0.48	1.58
195	Old Kent Bank & Trust Co., Grand Rapids	721	0.75	0.00	0.83
234	First of America Bank Mid Michigan, NA, Bay City	569	0.58	0.00	0.17
277	First of America Bank West Michigan, Grand Rapids	407	1.14	0.14	0.11
288	First of America Bank Michigan, NA, Kalamazoo	361	0.66	0.10	0.27
297	Citizens Commercial & Savings Bank, Flint	309	0.97	0.17	0.62
	MINNESOTA				
38	Norwest Bank Minnesota NA, Minneapolis	2,971	0.79	0.46	0.66
52	First Bank NA, Minneapolis	2,364	0.39	0.16	1.13
272	Marquette Bank Minneapolis NA	421	0.96	0.20	0.86
	MISSISSIPPI				
178	Deposit Guaranty National Bank, Jackson	811	2.93	0.18	0.44
183	Trustmark National Bank, Jackson	787	1.05	0.00	0.44
231	Bank of Mississippi, Tupelo	596	1.36	0.11	1.41
270	Sunburst Bank, Gulfport	426	0.53	0.00	0.66
	MISSOURI				
91	Boatmen's National Bank, St. Louis	1,492	0.81	0.40	0.44
115	Mercantile Bank of St. Louis NA	1,239	1.22	0.21	0.31
189	Commerce Bank of St. Louis NA, Clayton	755	0.96	0.19	0.90
192	Boatmen's First National Bank, Kansas City	730	1.66	0.74	1.96
	MONTANA				
241	First Bank of Montana NA, Billings	533	0.37	0.00	0.82
	NEBRASKA				
162	First National Bank, Omaha	917	0.56	0.13	1.47
196	Norwest Bank Nebraska NA, Omaha	721	0.17	0.00	0.62
	NEVADA				
12	Citibank (Nevada) NA, Las Vegas	5,496	1.56	0.31	2.11
168	First Interstate Bank of Nevada NA, Las Vegas	873	0.70	0.01	0.22
261	Valley Bank of Nevada, Las Vegas	496	1.54	0.05	0.41
	NEW HAMPSHIRE				
103	First Deposit National Bank, Tilton	1,321	3.02	0.14	0.56
	NEW JERSEY				
33	First Fidelity Bank NA, Newark	3,361	2.82	1.43	1.50
53	Chemical Bank NJ NA, Morristown	2,140	3.09	0.33	1.04
65	Midlantic National Bank, Newark	1,858	4.36	4.13	5.69
107	National Westminster Bank NJ, Jersey City	1,276	8.34	0.95	3.07
131	United Jersey Bank, Hackensack	1,067	2.50	0.54	0.32
144	First Fidelity Bank, NA, South Jersey, Burlington	1,002	1.71	0.56	1.04
147	National Community Bank, Rutherford	991	3.66	2.71	3.74
149	CoreStates New Jersey National Bank, Pennington	986	1.94	0.02	0.50
164	National State Bank, Elizabeth	907	7.12	2.63	4.70
165	First Fidelity Bank NA/North Jersey, Totowa	906	3.43	2.11	1.08
176	United Jersey Bank/Central NA, Princeton	832	1.17	0.67	1.13
177	Summit Trust Co.	829	1.64	5.63	6.86
206	Valley National Bank, Passaic	679	0.98	0.74	0.55
230	Citizen First National Bank, Ridgewood	598	4.12	2.29	1.89
257	Amboy National Bank, Old Bridge Township	471	3.62	2.52	0.50
273	Beneficial National Bank USA, Peapack	420			4.83
290	United Jersey Bank South NA, Cherry Hill	380	2.62	0.89	0.79
293	Central Jersey Bank & Trust Co., Freehold Township	373	3.77	0.93	0.61
	NEW MEXICO				
202	Bank of America New Mexico, NA, Albuquerque	698	0.59	0.00	0.12
292	First National Bank, Albuquerque	373	3.22	0.66	0.87
	NEW YORK				
2	Citibank NA	28,868	8.37	4.20	3.69
5	Chase Manhattan Bank NA	12,287	0.64	0.00	1.17
8	Chemical Bank	8,120	2.76	1.59	3.68
11	Manufacturers Hanover Trust Co.	6,021	2.82	0.41	3.86
14	Key Bank of New York NA, Albany	5,426	0.49	0.59	0.89
19	Marine Midland Bank NA, Buffalo	4,358	2.49	1.83	1.58
23	Citibank (New York State), Pelnton	4,171	5.20	0.94	3.32
36	Bank of New York	3,099	2.72	3.41	6.75

Data Sources: All data provided by Sheshunoff Information Services Inc., Austin, Texas. **CL Rank**: National consumer loans rank. **Total Consumer Loans** are the sum of 1-4 family mortgage loans, home equity loans, and other consumer loans, which include credit card loans, single payment loans, and installment loans, such as auto loans, home improvement loans, and student loans. **Noncurrent Consumer Loans: A breakdown by type (%)** shows the percentage of 1-4 family mortgage loans, home equity loans, and all other consumer loans that were noncurrent on Dec. 31, 1991. For each consumer loan category, **noncurrent loans** are loans that are 90 days or more past due or on a nonaccrual basis.

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Top 300 Banks in Lending to the Consumer

Listed geographically in order of consumer loans within states (dollar amounts in millions)

CL Rank 12/91	Bank	Consumer Loans 12/31/91	Noncurrent Consumer A breakdown by type(%) Home Mortgage	Home Equity	All Other
	NEW YORK (Continued from page 16)				
58	Manufacturers & Traders Trust Co., Buffalo	2,180	0.85	0.18	0.90
79	Chase Lincoln First Bank NA, Rochester	1,581	0.89	1.05	1.66
88	Fleet Bank of Upstate NY, Albany	1,508	1.53	0.84	2.03
118	National Westminster Bank USA	1,223	0.89	0.75	2.23
136	Morgan Guaranty Trust Co., New York	1,043	12.37	0.00	1.10
171	European American Bank	864	1.39	0.00	1.75
185	Fleet Bank, NA, Buffalo	774	0.84	0.18	2.38
190	Trustco Bank New York, Schenectady	738	0.42	0.04	0.59
198	Barclays Bank of New York, NA	714	2.48	1.55	1.19
233	United States Trust Co., New York	583	0.73	0.00	3.04
266	First American Bank of New York	430	1.34	0.50	1.27
299	Bankers Trust Co., New York	367	3.70	100.00	1.41
	NORTH CAROLINA				
18	First Union National Bank, Charlotte	4,476	0.20	0.28	0.69
30	Wachovia Bank of North Carolina NA, Winston Salem	3,547	0.73	0.09	0.56
47	NationsBank of North Carolina NA, Charlotte	2,677	1.71	0.32	0.69
64	First Citizens Bank & Trust Co., Raleigh	1,868	0.88	0.30	0.13
93	Branch Banking & Trust Co., Wilson	1,481	1.14	0.67	1.16
186	Southern National Bank of North Carolina, Lumberton	772	0.54	0.08	0.28
188	United Carolina Bank, Whiteville	756	1.04	0.35	0.37
199	Central Carolina Bank & Trust Co., Durham	706	1.37	0.29	0.65
201	Centura Bank, Rocky Mount	702	0.68	0.21	0.53
	OHIO				
42	Bank One, Columbus, NA	2,782	3.93	0.81	2.13
46	Huntington National Bank, Columbus	2,678	0.99	0.07	0.22
49	Ameritrust Co. NA, Cleveland	2,587	1.07	0.05	0.97
54	Society National Bank, Cleveland	2,302	1.11	0.23	0.52
57	Monogram Bank USA, Cincinnati	2,187			1.86
74	BancOhio National Bank, Columbus	1,638	2.28	0.19	0.87
95	National City Bank, Cleveland	1,466	0.96	0.10	1.48
105	Bank One, Dayton, NA	1,281	1.99	0.00	2.19
116	Fifth Third Bank, Cincinnati	1,234	0.55	0.00	0.67
120	Star Bank, NA, Cincinnati	1,181	0.27	0.09	1.05
139	Central Trust Co., NA, Cincinnati	1,017	2.19	0.05	0.90
146	Bank One, Akron, NA	999	0.91	0.40	0.62
161	Provident Bank, Cincinnati	920	1.17	0.00	0.67
163	Bank One, Cleveland, NA	908	0.89	0.88	1.51
166	Society Bank, NA, Dayton	879	0.89	0.14	0.73
180	First National Bank, Dayton	800	2.14	0.34	0.80
204	World Financial Network National Bank, Whitehall	693			2.89
216	Fifth Third Bank Northwest Ohio NA, Toledo	654	1.33	0.25	0.93
217	Society Bank & Trust Co., Toledo	653	2.18	0.02	0.79
227	First National Bank of Ohio, Akron	607	0.45	1.34	0.69
240	National City Bank, Akron	560	0.96	0.09	0.30
267	Bank One, Youngstown, NA	428	1.76	0.57	1.55
278	Ohio Citizens Bank, Toledo	405	0.82	0.22	0.38
	OREGON				
55	United States National Bank, Portland	2,300	1.03	0.00	0.40
78	First Interstate Bank of Oregon NA, Portland	1,587	0.26	0.00	0.16
226	Bank of America Oregon, Portland	613	0.10	0.00	0.08
238	Key Bank of Oregon, Portland	561	0.89	0.00	0.29
291	Security Pacific Bank Oregon, Portland	379	0.64	0.00	0.59
	PENNSYLVANIA				
16	Mellon Bank NA, Pittsburgh	4,872	1.16	0.12	1.22
22	Pittsburgh National Bank	4,214	0.61	0.26	2.34
61	Meridian Bank, Reading	2,127	2.66	0.40	0.88
110	Corestates Bank, NA, Philadelphia	1,248	1.72	0.46	1.07
117	Fidelity Bank NA, Philadelphia	1,232	2.04	0.95	4.04
128	Integra National Bank/North, Titusville	1,108	1.24	0.32	0.83
134	Integra National Bank/Pittsburgh	1,047	0.33	0.06	1.23
135	Provident National Bank, Philadelphia	1,044	1.95		1.47
138	Equibank, Pittsburgh	1,024	4.98	0.93	0.64
140	Hamilton Bank, Lancaster	1,017	0.60	0.00	0.90
184	Dauphin Deposit Bank & Trust Co., Harrisburg	781	1.07	0.05	0.59
209	Northeastern Bank of Pennsylvania, Wilkes Barre	673	4.83	0.22	1.24
218	Merchants Bank, NA, Allentown	652	1.64	1.52	1.00
	PENNSYLVANIA (Continued)				
222	First Eastern Bank NA, Wilkes-Barre	633	2.37	0.69	1.62
244	Integra Bank/South, Uniontown	514	0.62	0.18	0.72
250	Marine Bank, Warren	486	0.52	0.00	0.22
255	Continental Bank, Norristown	481	1.46	0.43	0.94
260	First Valley Bank, Bethlehem	456	0.00	0.73	1.29
280	Commonwealth Bank, Williamsport	402	1.49	1.49	1.06
287	S&T Bank, Indiana	382	0.00	11.31	0.77
	PUERTO RICO				
40	Banco Popular de Puerto Rico, San Juan	2,910	4.88	0.00	1.65
248	Banco Santander Puerto Rico, Hato Rey	499	14.37	24.06	3.54
	RHODES ISLAND				
53	Fleet National Bank, Providence	2,364	0.55	1.86	8.04
219	Rhode Island Hospital Trust National Bank, Providence	651	0.45	0.13	1.72
	SOUTH CAROLINA				
87	South Carolina National Bank, Columbia	1,509	1.70	0.79	0.86
126	NCNB National Bank of South Carolina, Columbia	1,117	6.30	0.58	0.20
145	Citizens & Southern Nat'l Bank of S. Carolina, Charleston	1,001	0.84	0.21	0.22
251	First Citizens Bank & Trust Co., Columbia	486	0.63	0.03	0.16
256	First Union National Bank, Greenville	472	0.99	1.25	1.12
	SOUTH DAKOTA				
21	Citibank (South Dakota) NA, Sioux Falls	4,251	0.00		6.01
125	Norwest Bank South Dakota NA, Sioux Falls	1,123	0.27	0.00	0.02
239	First Bank of South Dakota NA, Sioux Falls	561	0.48	0.00	1.00
	TENNESSEE				
69	First Tennessee Bank NA, Memphis	1,797	1.15	1.55	0.99
92	First American National Bank, Nashville	1,487	0.89	0.41	0.30
98	Sovran Bank/Tennessee, Nashville	1,362	0.90	0.02	0.96
223	Third National Bank, Nashville	625	2.66	0.22	1.68
253	Union Planters National Bank, Memphis	482	1.90	0.00	0.86
289	National Bank of Commerce, Memphis	380	0.44	0.64	0.59
296	Dominion Bank of Middle Tennessee, Nashville	369	0.85	0.96	0.14
	TEXAS				
15	NationsBank of Texas, NA, Dallas	5,249	0.76		0.23
29	Bank One, Texas, NA, Dallas	3,675	2.29	2.45	0.96
194	Team Bank, Fort Worth	722	1.02		0.06
221	First Interstate Bank of Texas NA, Houston	633	1.01	8.10	0.26
224	First City, Texas-Houston, NA	622	1.59		2.04
229	Texas Commerce Bank, NA, Houston	604	2.54		3.96
	UTAH				
119	First Security Bank of Utah NA, Salt Lake City	1,204	1.02	0.06	0.23
179	Zions First National Bank, Salt Lake City	808	1.70	0.27	0.48
	VERMONT				
245	Chittenden Trust Co., Burlington	512	1.05	0.22	0.74
	VIRGINIA				
26	Sovran Bank NA, Richmond	4,013	0.60	0.21	1.10
45	Dominion Bank NA, Roanoke	2,689	1.63	0.96	0.91
46	Crestar Bank, Richmond	2,639	2.41	0.27	1.45
70	Central Fidelity Bank, Richmond	1,757	1.34	0.11	0.67
77	Signet Bank/Virginia, Richmond	1,609	1.62	0.02	2.81
108	First Virginia Bank, Falls Church	1,266	0.03	0.35	0.31
151	First American Bank of Virginia, McLean	970	10.17	0.59	1.56
249	Jefferson National Bank, Charlottesville	498	0.79	0.07	0.59
	WASHINGTON				
17	Seattle-First National Bank	4,681	0.66	0.03	0.45
83	First Interstate Bank of Washington NA, Seattle	1,534	0.18	0.03	0.35
102	U.S. Bank of Washington NA, Seattle	1,327	0.51	0.00	0.20
121	Security Pacific Bank Washington, NA, Seattle	1,179	0.70	0.18	0.74
157	Puget Sound National Bank, Tacoma	937	0.72	0.00	0.18
215	Key Bank of Washington, Seattle	655	0.28	0.00	0.38
	WEST VIRGINIA				
237	One Valley Bank NA, Charleston	565	1.20	0.15	0.86
	WISCONSIN				
150	First Wisconsin National Bank, Milwaukee	973	0.96	0.38	1.13
169	Bank One, Milwaukee, NA	866	0.72	0.26	0.94
274	M & I Marshall & Ilsley Bank, Milwaukee	416	0.58	0.00	1.41
	Totals for the top 300 banks	**534,935**	**1.78**	**0.70**	**1.64**

Data Sources: All data provided by **Sheshunoff Information Services Inc.**, Austin, Texas. **CL Rank:** National consumer loan rank. **Total Consumer Loans** are the sum of: (1) 1-4 family mortgage loans; (2) home equity loans; and (3) all other consumer loans, which include credit card loans, single payment loans, and installment loans, such as auto loans, home improvement loans, and student loans. **Noncurrent Consumer Loans: A breakdown by type (%):** shows the percentage of 1-4 family mortgage loans, home equity loans, and all other consumer loans that were noncurrent on Dec. 31, 1991. For each consumer loan category, **noncurrent loans** are loans that are 90 days or more past due or on a nonaccrual basis.

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Summary Statistics

Top 300 Banks in Consumer Loans: Banks with highest percentage noncurrent by loan type

Noncurrent Home Mortgages

CL Rank		Percent Noncur.
248	Banco Santander Puerto Rico, Hato Rey	14.37
136	Morgan Guaranty Trust Co., New York	12.37
151	First American Bank of Virginia, McLean	10.17
154	Sovran Bank/Maryland, Bethesda	9.33
252	Continental Bank NA, Chicago	8.82
2	Citibank NA, New York	8.37
107	National Westminster Bank NJ, Jersey City	8.34
211	Colorado National Bank, Denver	7.66
164	National State Bank, Elizabeth, N.J.	7.12
153	Union Trust Co., Stamford, Conn.	6.43

Noncurrent Home Equity Loans

CL Rank		Percent Noncur.
51	Barnett Bank of South Florida NA, Miami	16.28
287	S&T Bank, Indiana, Pa.	11.31
258	JP Morgan Delaware, Wilmington	6.42
177	Summit Trust Co., N.J.	5.63
2	Citibank NA, New York	4.20
65	Midlantic National Bank, Newark, N.J.	4.13
153	Union Trust Co., Stamford, Conn.	3.61
36	Bank of New York	3.41
24	Boston Safe Deposit & Trust Co.	3.36
147	National Community Bank, Rutherford, N.J.	2.71

Noncurrent All Other

CL Rank		Percent Noncur.
207	Massachusetts Co. Inc., Boston	12.10
76	Fleet Bank, NA, Hartford, Conn.	9.56
24	Boston Safe Deposit & Trust Co.	8.30
53	Fleet National Bank, Providence, R.I.	8.04
177	Summit Trust Co., N.J.	6.86
36	Bank of New York	6.75
75	Fleet Bank of Massachusetts, NA, Boston	6.34
21	Citibank (South Dakota) NA, Sioux Falls	6.01
65	Midlantic National Bank, Newark, N.J.	5.69
37	Connecticut National Bank, Hartford	5.57

Top 300 Banks in Consumer Loans: Banks with largest percentage growth in 1991 by loan type

Mortgage Loans

CL Rank		1990-91 % Growth
226	Bank of America Oregon, Portland	4,037
161	Provident Bank, Cincinnati	784
295	First of America Bank, Indianapolis	663
127	Bank of America Arizona, Phoenix	627
214	U.S. Bank of California, Auburn	508
53	Fleet National Bank, Providence, R.I.	395
282	Star Bank, NA, Covington, Ky.	348
22	Pittsburgh National Bank	265
183	Bank One, Cleveland, NA, Ohio	245
190	Trustco Bank New York, Schenectady	177

Home Equity Loans

CL Rank		1990-91 % Growth
17	Seattle-First National Bank	19,497
40	Banco Popular de Puerto Rico, San Juan	1,986
127	Bank of America Arizona, Phoenix	659
214	U.S. Bank of California, Auburn	334
282	Star Bank, NA, Covington, Ky.	312
180	First National Bank, Dayton, Ohio	309
191	Prudential Bank & Trust Co., Atlanta	264
76	Fleet Bank, NA, Hartford, Conn.	256
211	Colorado National Bank, Denver	251
182	Bank of Boston Connecticut, Waterbury	207

All Other Consumer Loans

CL Rank		1990-91 % Growth
226	Bank of America Oregon, Portland	837
57	Monogram Bank USA, Cincinnati	463
282	Star Bank, NA, Covington, Ky.	345
39	NationsBank NA, Dover, Del.	296
104	Security Pacific Bank, NA, Tempe, Ariz.	154
241	First Bank of Montana NA, Billings	120
191	Prudential Bank & Trust Co., Atlanta	117
182	Bank of Boston Connecticut, Waterbury	103
258	JP Morgan Delaware, Wilmington	102
196	Norwest Bank Nebraska, NA, Omaha	97

Top 200 Banks in Home Equity Loans

As of December 31, 1991, compared with December 31, 1990 (dollar amounts in millions)

Rank 12/91		Home Equity Loans 12/31/91	Percent Change 1990-91	Percent Noncur. 12/31/91
1	Bank of America NT&SA, San Francisco	3,537	29.66	0.14
2	Wells Fargo Bank NA, San Francisco	3,298	16.80	0.20
3	Security Pacific National Bank, Los Angeles	2,357	26.52	0.00
4	Citibank NA, New York	1,522	3.55	4.20
5	First Interstate Bank of California, Los Angeles	1,083	15.62	0.37
6	Union Bank, San Francisco	868	96.52	0.25
7	First Fidelity Bank NA, Newark, N.J.	860	40.53	1.43
8	Baybank Middlesex, Burlington, Mass.	716	6.43	1.96
9	Chase Manhattan Bank NA, New York	676	21.98	0.00
10	First Union National Bank of Florida, Jacksonville	668	76.25	0.60
11	Fleet Bank, NA, Hartford, Conn.	660	255.95	0.00
12	Key Bank of New York NA, Albany	626	44.61	0.59
13	Mellon Bank NA, Pittsburgh	593	42.00	0.12
14	Maryland National Bank, Baltimore	591	20.38	0.27
15	Fleet Bank of Massachusetts NA, Boston	584		1.74
16	Valley National Bank of Arizona, Phoenix	539	24.63	0.19
17	Shawmut Bank, NA, Boston	517	23.91	0.60
18	Seattle-First National Bank	514	19497.41	0.03
19	NationsBank of North Carolina NA, Charlotte	491	0.34	0.32
20	Bank of Boston Connecticut, Waterbury	452	207.32	0.00
21	Bank of New York	446	0.18	3.41
22	Pittsburgh National Bank	419	7.49	0.28
23	First Union National Bank, Charlotte, N.C.	393	20.37	0.28
24	Dominion Bank NA, Roanoke, Va.	390	4.27	0.96
25	Bank of Baltimore	387	118.27	0.65
26	Crestar Bank, Richmond	384	21.54	0.27
27	Comerica Bank, Detroit	383	16.49	0.23
28	Chemical Bank NJ NA, Morristown	379	3.13	0.33
29	Connecticut National Bank, Hartford	370	12.31	1.51
30	Chemical Bank, New York	366	12.65	1.09
31	Manufacturers & Traders Trust Co., Buffalo, N.Y.	353	10.07	0.18
32	First National Bank of Maryland, Baltimore	352	4.89	0.00
33	Midlantic National Bank, Newark, N.J.	347	0.18	4.13
34	Marine Midland Bank NA, Buffalo, N.Y.	346	50.37	1.89
35	Signet Bank/Virginia, Richmond	336	2.44	0.02
36	Barclays Bank of New York NA	326	2.53	1.55
37	First Bank NA, Minneapolis	325	15.20	0.16
38	National Westminster Bank NJ, Jersey City	323	2.76	0.95
39	Wachovia Bank of North Carolina NA, Winston-Salem	321	6.11	0.09
40	Bank of Hawaii, Honolulu	317	13.79	0.05
41	Society National Bank, Cleveland	310	5.26	0.23
42	NationsBank of Georgia, NA, Atlanta	306	8.23	0.08
43	Chase Manhattan Bank Connecticut NA, Bridgeport	306		0.00
44	Rhode Island Hospital Trust National Bank, Providence, R.I.	298	80.86	0.13
45	United Jersey Bank/Central NA, Princeton, N.J.	297	5.54	0.67
46	Huntington National Bank, Columbus, Ohio	293	2.80	0.07
47	Prudential Bank & Trust Co., Atlanta	293	264.00	0.33
48	Fleet National Bank, Providence, R.I.	293	0.60	1.86
49	First Citizens Bank & Trust Co., Raleigh, N.C.	284	19.19	0.30
50	Norstar Bank of Upstate NY, Albany	282	36.22	0.64
51	Michigan National Bank, Farmington Hills	277	63.29	0.09
52	Meridian Bank, Reading, Pa.	274	63.60	0.40
53	Citibank (New York State), Perinton	269	23.43	0.94
54	First National Bank, Boston	265	4.71	0.42
55	Sovran Bank NA, Richmond	262	10.83	0.21
56	Bank of California NA, San Francisco	257	21.10	1.55
57	United Jersey Bank, Hackensack, N.J.	257	7.04	0.54
58	AmSouth Bank Birmingham NA, Ala.	253	33.43	1.00
59	Manufacturers Hanover Trust Co., New York	244	5.17	0.41
60	First Fidelity Bank NA/North Jersey, Totowa, N.J.	241	2.96	2.11
61	Union Trust Co., Stamford, Conn.	239	4.95	3.61
62	Fleet Bank of Maine, Portland	234	98.83	1.70
63	Riggs National Bank, Washington, D.C.	231	16.52	0.10
64	Massachusetts Co. Inc., Boston	230	11.37	1.13
65	Ameritrust Co. NA, Cleveland	224	3.62	0.05
66	First Hawaiian Bank, Honolulu	222	68.99	0.15
67	Security Pacific Bank Washington NA, Seattle	218	38.66	0.18
68	Sovran Bank/Maryland, Bethesda	212	4.35	0.40
69	South Carolina National Bank, Columbia	208	9.65	0.79
70	Citizens & Southern National Bank of Florida, Fort Lauderdale	203	20.70	0.19
71	Boatmen's National Bank, St. Louis	202	21.02	0.40
72	Southern National Bank of North Carolina, Lumberton	198	67.36	0.08
73	Bank One, Texas, NA, Dallas	197		2.45
74	Bank One, Columbus, NA, Ohio	192	16.71	0.81
75	First Valley Bank, Bethlehem, Pa.	187	12.70	0.73
76	Wachovia Bank of Georgia NA, Atlanta	186	4.88	0.19
77	National State Bank, Elizabeth, N.J.	186	60.65	2.63
78	Fidelity Bank NA, Philadelphia	184	2.53	0.95
79	NBD Bank, NA, Detroit	183	7.74	0.00
80	National City Bank, Cleveland	181	16.81	0.10
81	Branch Banking & Trust Co., Wilson, N.C.	181	115.14	0.67
82	Signet Bank/Maryland, Baltimore	181	10.51	0.00
83	Central Fidelity Bank, Richmond	180	24.12	0.11
84	National Community Bank, Rutherford, N.J.	174	12.21	2.71
85	Citibank (Arizona), Phoenix	171	33.76	0.77
86	First Tennessee Bank NA, Memphis	169	18.13	1.55
87	Trustco Bank New York, Schenectady	168	47.89	0.04
88	CoreStates Bank NA, Philadelphia	166	10.56	0.46
89	Citizens & Southern Nat'l Bank of South Carolina, Charleston	165	5.26	0.21
90	Norstar Bank NA, Buffalo, N.Y.	164	4.30	0.18
91	CoreStates New Jersey National Bank, Pennington	164	14.25	0.02
92	Manufacturers Bank, NA, Detroit	163	1.93	0.14
93	Northern Trust Co., Chicago	160	7.68	1.73
94	City National Bank, Beverly Hills	152	3.38	2.68
95	First Deposit National Bank, Tilton, N.H.	151	70.50	0.14
96	Wilmington Trust Co., Del.	149	20.55	0.84
97	NCNB National Bank of Florida, Tampa	148	19.51	0.28
98	NCNB National Bank of South Carolina, Columbia	147	2.49	0.58
99	Norwest Bank Minnesota NA, Minneapolis	144	16.28	0.46
100	Valley Bank of Nevada, Las Vegas	144	29.99	0.05
	Totals for Top 100 Banks (in millions)	41,335	22.00	0.70

Rank 12/91		Home Equity Loans 12/31/91	Percent Change 1990-91	Percent Noncur. 12/31/91
101	Boston Safe Deposit & Trust Co., Mass.	143	9.80	3.36
102	First Fidelity Bank, NA, South Jersey, Burlington	143	0.29	0.56
103	Summit Trust Co., N.J.	142	1.34	5.63
104	Delaware Trust Co., Wilmington	139	5.44	0.34
105	First Virginia Bank, Falls Church	136	7.45	0.35
106	Citizen First National Bank, Ridgewood, N.J.	133	6.78	2.29
107	Bank One, Akron, NA, Ohio	133	90.12	0.40
108	Bank of the West, Walnut Creek, Calif.	133	117.31	0.11
109	First Alabama Bank, Montgomery	132	2.78	0.41
110	Mercantile Bank of St. Louis NA	129	2.08	0.21
111	First American National Bank, Nashville, Tenn.	124	6.53	0.41
112	Central Bank of the South, Birmingham, Ala.	122	13.13	0.11
113	First National Bank, Dayton, Ohio	122	308.82	0.34
114	Central Carolina Bank & Trust Co., Durham, N.C.	119	10.44	0.29
115	Trust Company Bank, Atlanta	119	3.25	0.05
116	National Westminster Bank USA, New York	117	1.37	0.75
117	BancOhio National Bank, Columbus	117	63.37	0.19
118	Provident Bank, Cincinnati	113	91.39	0.00
119	First Chicago Bank, Mt. Prospect, Ill.	113	9.66	0.00
120	Sovran Bank/Tennessee, Nashville	111	55.38	0.02
121	Central Trust Co. NA, Cincinnati	110	4.44	0.05
122	Merrill Lynch Bank & Trust Co., Plainsboro Twp, N.J.	110	20.97	2.26
123	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	109	3.57	0.05
124	Amboy National Bank, Old Bridge Twp, N.J.	108	5.95	2.52
125	Society Bank, NA, Dayton, Ohio	108	9.15	0.14
126	Harris Trust & Savings Bank, Chicago	105	6.04	0.94
127	Security Pacific Bank Arizona, Phoenix	103	27.17	0.31
128	Continental Bank NA, Chicago	103	10.75	0.00
129	Gary Wheaton Bank NA, Wheaton, Ill.	103	25.62	0.07
130	United Jersey Bank South NA, Cherry Hill, N.J.	103	4.05	0.89
131	Sanwa Bank California, San Francisco	102	68.12	0.00
132	La Salle National Bank, Chicago	102	8.44	0.39
133	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	102	32.16	0.00
134	Commerce Bank of St. Louis NA, Clayton, Mo.	101	6.66	0.19
135	Chase Bank of Maryland, Baltimore	99	49.74	0.27
136	First Union National Bank of Georgia, Atlanta	98	14.62	0.19
137	Equibank, Pittsburgh	95	66.53	0.93
138	United Carolina Bank, Whiteville, N.C.	94	14.63	0.35
139	Bank South NA, Atlanta	93	6.78	0.72
140	Zions First National Bank, Salt Lake City, Utah	93	47.92	0.27
141	First American Bank of Maryland, Silver Springs	92	13.36	1.31
142	Star Bank NA, Cincinnati	90	4.61	0.09
143	Sun Bank NA, Orlando, Fla.	89	8.31	0.26
144	First American Bank of Virginia, McLean	88	4.80	0.59
145	Bank of Delaware, Wilmington	88	8.51	0.00
146	Bucks County Bank & Trust Co., Perkasie, Penn.	87	6.01	0.20
147	Mark Twain Bank, Ladue, Mo.	86	3.02	0.00
148	Key Bank of Maine, Augusta	85	3.08	0.67
149	Bank One, Milwaukee, NA	84	58.03	0.26
150	Chase Manhattan Bank USA, Wilmington, Del.	83	20.85	0.33
151	Central Jersey Bank & Trust Co., Freehold Twp, N.J.	83	0.32	0.93
152	National Bank of Commerce, Memphis, Tenn.	83	18.94	0.64
153	Bank One, Dayton, NA, Ohio	83	21.67	0.00
154	Centura Bank, Rocky Mount, N.C.	83	13.04	0.21
155	Bank One, Cincinnati, NA, Milford, Ohio	82	3.16	1.14
156	Integra National Bank/Pittsburgh	81	118.32	0.06
157	Mid America Bank & Trust Co., Louisville, Ky.	81	4.32	0.23
158	Chittenden Trust Co., Burlington, Vt.	81	4.41	0.22
159	Bank One, Cleveland, NA	81	71.45	0.68
160	Mid State Bank, Arroyo Grande, Calif.	80	62.81	0.03
161	Beneficial National Bank, Wilmington, Del.	80	69.46	0.40
162	PNC National Bank, Wilmington, Del.	80	7.88	0.14
163	Barnett Bank of South Florida NA, Miami	80	0.99	16.28
164	First Interstate Bank of Oregon NA, Portland	79	6.47	0.00
165	United Counties Trust Co., Cranford, N.J.	79	8.35	0.04
166	SouthTrust Bank of Alabama NA, Birmingham	79	10.50	0.00
167	Security Pacific State Bank, Irvine, Calif.	78	38.38	2.14
168	Santa Monica Bank, Calif.	77	65.16	3.94
169	Fleet Bank, Nashua, N.H.	76	3.59	0.31
170	Valley National Bank, Passaic, N.J.	75	3.41	0.74
171	First Commercial Bank NA, Little Rock, Ark.	74	1758.49	0.00
172	Integra National Bank/North, Titusville, Pa.	73	8.66	0.32
173	National City Bank, Akron, Ohio	73	21.05	0.09
174	San Diego Trust & Savings Bank, Calif.	73	1.08	0.10
175	Interchange State Bank, Saddle Brook, N.J.	71	59.23	0.28
176	Bank One, Indianapolis, NA.	70	16.43	0.14
177	Norstar Bank of Long Island, Hempstead, N.Y.	69	22.05	1.04
178	First Citizens Bank & Trust Co., Columbia, S.C.	68	127.64	0.03
179	South Shore Bank, Quincy, Mass.	67	34.16	0.76
180	Third National Bank Nashville, Tenn.	66	3.88	0.22
181	Security Bank & Trust Co., Southgate, Mich.	66	10.70	0.48
182	Northeastern Bank of Pennsylvania, Wilkes-Barre	65		0.22
183	Valley Bank & Trust Co., South Salt Lake, Utah	64	4.50	0.52
184	First Chicago Bank-Oak Park, Ill.	64	9.68	0.09
185	First Security Bank of Utah NA, Salt Lake City	63	51.99	0.06
186	First American Bank-Kane Cty, Dundee, Ill.	63	54.29	0.32
187	First Wisconsin National Bank, Milwaukee	62	7.21	0.38
188	Gary-Wheaton Bank-Fox Valley NA, Aurora, Ill.	62	17.86	0.00
189	First National Bank of Louisville, Ky.	62	13.48	0.30
190	Gary-Wheaton Bank NA, Downers Grove, Ill.	61	23.14	0.00
191	Dominion Bank of Middle Tennessee, Nashville	61	11.46	0.96
192	Hazleton National Bank, Nuremberg, Pa.	61	3.70	0.48
193	American National Bank & Trust Co., Chicago	60	21.79	5.00
194	American Security Bank NA, Washington, D.C.	60	3.22	0.00
195	First Interstate Bank of Nevada NA, Las Vegas	58	4.04	0.01
196	United States National Bank, Portland, Ore.	57	96.15	0.00
197	Fifth Third Bank, Cincinnati	56	4.86	0.00
198	First National Bank, Chicago	56	3.92	1.78
199	First Midwest Bank, NA, Waukegan, Ill.	56	11.96	0.95
200	Riggs National Bank, Rockville, Md.	55	64.93	0.00
	Totals for Top 200 Banks (in millions)	50,299	25.72	0.71
	Totals for All Banks (in millions)	70,239	14.45	0.75

Data Source: All data provided by **Sheshunoff Information Services Inc.**, Austin, Texas. Data for 1990 have been adjusted for subsequent commercial bank acquisitions but not for subsequent thrift acquisitions. Data for all federally insured banks provided by the **Federal Deposit Insurance Corp.**, Washington, D.C. **Home equity loans** are revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (Schedule RC-C, Column B, Item 1.c.(1).(f)).— The 1990 totals are for the top 100 and top 200 banks of 1991. The 1990 totals for the top 100 and top 200 banks of 1990 were $34,623 and $42,964, respectively.

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Top 25 Companies in Bank Credit Card Lending in 1991

Based on the total credit card portfolio— card loan on the books plus card loans securitized— for banks, diversified financial services companies, and thrifts (in millions of dollars)

		CREDIT CARD LENDING IN 1991				NONCURRENT CREDIT CARD LOANS 1991				CREDIT CARD LOANS CHARGED-OFF IN 1991			
Rank	Name of Company, City, State (Company Type)	Total Credit Card Port.	Total on Books 12/31/91	Securitized 9/30/91	Card Loans as % of total 12/31/91	90-days Past Due	Nonaccrs. Loans	Total Noncurrent	Noncurr. as a % of Total on Books	Charge-offs	Recoveries	Net Charge-offs	Net COs as a % of Total on Books
1	Citicorp, New York (B)	37,950.1	18,048.0	19,902.1	11.88	427.0	123.0	550.0	3.05	1,303.0	186.0	1,117.0	6.19
2	Chase Manhattan Corp., New York (B)	12,976.7	9,976.7	3,000.0	14.70	222.4	0.1	222.5	2.23	513.8	50.0	463.8	4.65
3	Sears, Roebuck & Co., Chicago (D)	11,325.9	6,900.8	4,425.1	99.35	96.5	18.7	115.2	1.67	234.9	38.3	196.6	2.85
4	BankAmerica Corp., San Francisco (B)	9,164.0	9,164.0	0.0	10.58	145.0	0.0	145.0	1.58	430.0	36.0	394.0	4.30
5	MBNA Corp., Newark, Del. (B)	8,891.4	3,433.7	5,457.6	98.44	60.2	2.0	62.2	1.81	99.2	15.1	84.1	2.45
6	American Express Co., New York (D)	7,625.9	7,625.9	0.0	62.00	90.8	88.3	179.1	2.35	699.9	60.5	639.4	8.38
7	First Chicago Corp. (B)	7,543.5	3,876.0	3,667.5	14.89	46.0	0.0	46.0	1.19	168.0	41.0	127.0	3.28
8	Norwest Corp., Minneapolis (B)	7,067.2	5,861.2	1,206.0	25.66	13.4	0.0	13.4	0.23	43.1	6.5	36.6	0.62
9	Chemical Banking Corp., New York (B)	6,001.0	5,961.0	40.0	7.08	184.0	0.0	184.0	3.09	378.0	35.0	343.0	5.75
10	Banc One Corp., Columbus, Ohio (B)	5,880.5	4,280.6	1,599.9	13.67	81.3	0.0	81.3	1.90	223.1	24.7	198.5	4.64
11	NationsBank Corp., Charlotte, N.C. (B)	5,071.2	4,746.2	325.0	6.81	56.0	0.0	56.1	1.18	152.9	20.0	132.9	2.80
12	Bank of New York Co., Inc. (B)	4,334.7	2,984.7	1,350.0	10.66	63.1	0.0	63.1	2.12	169.6	12.1	157.5	5.28
13	AT&T, New York (D)	3,800.0	3,800.0	0.0	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
14	Wells Fargo & Co., San Francisco (B)	3,710.2	3,710.2	0.0	8.60	50.8	0.0	50.8	1.37	176.1	20.2	155.9	4.20
15	General Electric Corp., Stamford, Conn. (D)	3,239.8	3,239.8	0.0	100.00	59.8	5.8	65.6	2.02	103.1	22.3	80.9	2.50
16	Household International, Prospect Heights, Ill. (D)	3,037.5	2,323.5	714.0	37.65	70.0	29.2	99.2	4.27	131.5	12.7	118.8	5.11
17	Capital Holding Corp., Louisville, Ky. (D)	2,972.2	1,460.0	1,512.2	88.59	9.4	0.0	9.4	0.64	49.3	2.7	46.6	3.19
18	Security Pacific Corp, Los Angeles (B)	2,308.5	1,621.0	687.5	2.77	25.0	0.0	25.0	1.54	37.0	3.0	34.0	2.10
19	First USA Inc., Dallas (D)	2,122.1	1,572.1	550.0	94.59	42.7	0.0	42.7	2.72	59.6	6.1	53.4	3.40
20	First Interstate Bancorp, Los Angeles (B)	2,079.9	2,079.9	0.0	7.19	7.4	0.0	7.4	0.36	84.4	9.6	74.7	3.59
21	USAA, San Antonio, Tex.† (D)	2,051.5	2,051.5	0.0	75.60	8.7	0.7	9.4	0.46	23.8	1.3	22.5	1.10
22	Wachovia Corp., Winston Salem, N.C. (B)	1,973.4	1,973.4	0.0	9.57	22.9	0.1	23.0	1.17	77.5	7.7	69.8	3.54
23	ADVANTA Corp, Horsham, Pa. (D)	1,875.9	1,053.2	822.7	84.77	21.0	3.0	24.0	2.28	47.8	5.5	42.3	4.01
24	First Bank System, Inc., Minneapolis (B)	1,823.5	1,823.5	0.0	13.86	9.2	7.9	17.1	0.94	57.4	4.7	52.7	2.89
25	Signet Banking Corp., Richmond, Va. (B)	1,749.3	749.3	1,000.0	12.44	24.7	0.0	24.7	3.30	45.1	10.7	34.4	4.59
	Totals for the Top 25	$156,576	$110,316	$46,260									
	Total revolving credit outstanding[1]	$247,519	$187,380	$56,438[2]									
	Top 25 as a percentage of the total	63.3%	58.9%	82.0%									

Data Source: These data were extracted and combined by American Banker from BankSource Holding Companies and TAFS, three CD-ROM products of the federal regulatory data bases provided by **W.C. Ferguson & Co.**, Irving, Tex. **Type of Company:** For the purposes of this listing, the companies are classified as either a commercial banking company **(B)** or a diversified financial services company **(D)**. The bank and thrift subsidiaries of diversified financial services companies are identified in the table below. For diversified financial services companies with more than one bank or thrift subsidiary, the data above were compiled by summing the credit card operations of each subsidiary. **Total credit card portfolio** is the sum of credit card loans outstanding and on the books on Dec. 31, 1991, plus securitized credit card loans outstanding on Sept. 30, 1991. **Total credit card loans outstanding and on the books** include all extensions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. **Securitized** credit card loans are the amount of loans that have been securitized and sold without recourse but with servicing retained. Only FDIC-insured savings and commercial banks report securitized credit card loans once a year, on the Sept. 30, Report of Condition (Schedule RC-L, Memo item 5.b.). The figure shown is the sum of loans securitized by each of the bank affiliates of the companies listed. **Card loans % of total** is credit card loans on the books as a percentage of total loans, expressed as a percentage. **Total loans** are loans and leases, net of unearned income. **Noncurrent credit card loans 1991** are card loans 90 days or more past due on Dec. 31 plus those on a nonaccrual basis on Dec. 31. **Noncurr. as a % of Total on Books** is noncurrent credit card loans as a percentage of total credit card loans on the books. **Net Chargeoffs** are gross **charge-offs** on credit cards and related plans for the full year 1991 less **recoveries** on credit cards and related plans for the full year 1991. **Net COs as a % of Total on Books** is net charge-offs for 1991 as a percentage of total card loans on the books on Dec. 31, 1991. **(*)**— Acquired by BankAmerica Corp. in April; had the merger taken place at yearend, BankAmerica Corp. would have ranked third with a total portfolio of $11.5 billion. **(†)**— Company's legal name is United States Automobile Assn., but is doing business as USAA. **(1)**— Data are from the Federal Reserve Bulletin and are not seasonally adjusted. Includes revolving credit issued by commercial banks, finance companies, credit unions, retailers, savings institutions, gasoline companies, and pools of securitized credit card receivables. **(2)**— At yearend 1991, pools of securitized credit card receivables totaled $60,135 million.

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Bank Credit Card Operations of Diversified Financial Services Companies

Bank and thrift subsidiaries listed alphabetically with card loans outstanding on March 31, 1992, compared with Dec. 31, 1990

Rank 3/92	Rank 12/90	Name of Bank	Name of Parent	Credit Card Loans on the Books ($ '000) 3/31/92	12/31/90	% Chg.	Date of Acq./Start
3	4	**American Express Centurion Bank, Newark, Del.†**	American Express Co., New York **(a)**	$7,090,588	$6,825,482	+ 3.9%	1985
--	--	**American Express Resource Corp., Salt Lake City, Utah†**	American Express Co., New York **(a)**	15	0	--	1987
--	132	**Associates National Bank, Pleasanton, Calif.**	Ford Motor Co., Dearborn, Mich.	18,600	129,271	-85.6	1980
135	--	**Associates National Bank (Delaware), Wilmington**	Ford Motor Co., Dearborn, Mich.	110,872			1991
--	--	**AT&T Universal Card Service, Jacksonville, Fla. (b)**	AT&T, New York	4,400,000	1,700,000	+158.8	1990
--	--	**Beneficial National Bank, Wilmington, Del.**	Beneficial Corp., Wilmington, Del.	3,874	334	+1,059.9	1952
62	40	**Beneficial National Bank USA, Wilmington, Del. (c)**	Beneficial Corp., Wilmington, Del.	370,361	578,228	-35.9	1991
--	--	**Beneficial Savings Bank, FSB, Orlando, Fla.**	Beneficial Corp., Wilmington, Del.	496	564	-12.1	1985
--	--	**Boston Safe Deposit & Trust Co.†**	American Express Co., New York **(d)**	49,408	1,828	+2,602.8	1981
28	27	**Colonial National Bank USA, Wilmington**	ADVANTA Corp, Horsham, Pa.	901,187	788,083	+14.4	1982
--	--	**Columbia Savings, FS&LA, , Englewood, Colo.**	Ford Motor Co., Dearborn, Mich.	5,245	6,542	-19.8	1991
--	--	**Discover Card Bank of New Castle, Del.,**	Sears, Roebuck & Co., Chicago **(e)**	1,248	0		1990
23	16	**First Deposit National Bank, Tilton, N.H.**	Capital Holding Corp., Louisville, Ky.	1,243,260	1,186,807	+ 4.8	1984
--	--	**First Deposit National Credit Card Bank, Concord, N.H.**	Capital Holding Corp., Louisville, Ky.	332,849	52,810	+530.3	1990
--	--	**First Nationwide Bank FSB, San Francisco**	Ford Motor Co., Dearborn, Mich.	11,854	97,847	-87.9	1985
117	110	**First Signature Bank & Trust Co., Portsmouth, N.H.**	John Hancock Mutual Life Insurance Co., Portsmouth, NH	139,300	155,381	-10.3	1985
17	17	**First USA Bank, Wilmington, Del.**	First USA Inc., Dallas	1,565,690	1,158,285	+35.2	1986
4	5	**Greenwood Trust Co., New Castle, Del.**	Sears, Roebuck & Co., Chicago **(e)**	5,610,952	6,394,416	-12.3	1985
--	--	**Household Bank FSB, Newport Beach, Calif.**	Household International Inc., Prospect Heights, Ill.	623,087	387,789	+60.7	1976
21	21	**Household Bank NA, Salinas, Calif.**	Household International Inc., Prospect Heights, Ill.	1,315,689	972,743	+35.3	1981
75	--	**Household Bank (Illinois) NA, Wood Dale**	Household International Inc., Prospect Heights, Ill.	271,845			1991
92	103	**Hurley State Bank, Sioux Falls, S.D.**	Sears, Roebuck & Co., Chicago **(e)**	213,197	170,674	+24.9	1986
124	129	**IDS Bank & Trust Co., Minneapolis, Minn.†**	American Express Co., New York **(f)**	128,858	134,651	-4.3	1986
138	--	**IDS Deposit Corp., Midvale, Utah†**	American Express Co., New York **(f)**	107,571	89,653	+20.0	1989
--	145	**Massachusetts Co., Inc. Boston**	Travelers Corp., Hartford, Conn.	344	115,099	-99.7	1969
--	316	**Monogram Bank of Ohio, Blue Ash, Ohio**	General Electric Capital Corp., Stamford, Conn. **(g)**	4,926	29,603	-83.4	1986
15	58	**Monogram Bank USA, Cincinnati**	General Electric Capital Corp., Stamford, Conn. **(g)**	1,896,673	388,142	+388.7	1988
26	22	**Monogram Credit Card Bank, Roswell, Ga.**	General Electric Capital Corp., Stamford, Conn. **(g)**	1,121,194	892,273	+25.7	1988
38	42	**J.C. Penney National Bank, Harrington, Del.**	J.C. Penney & Co., New York	543,890	546,697	-0.5	1983
65	57	**Primerica Bank, Newark, Del.**	Primerica Corp., New York	364,234	397,956	-8.5	1988
178	--	**Primerica Bank USA, Newark, Del.**	Primerica Corp., New York	71,708	7,142	+904.0	1989
55	--	**Prudential Bank and Trust Co., Atlanta**	Prudential Insurance Company of America, Newark, N.J.	408,538	199,840	+104.4	1983
--	--	**Prudential Savings Bank, FSB, Cartersville, Ga.**	Prudential Insurance Company of America, Newark, N.J.	8,039	5,373	+49.6	1989
93	--	**USAA Credit Card Bank, Salt Lake City, Utah**	United States Automobile Assn. (USAA), San Antonio, Tex.	204,049	151,573	+34.6	1989
--	--	**USAA Federal Savings Bank, San Antonio, Tex.**	United States Automobile Assn. (USAA), San Antonio, Tex.	1,728,008	1,442,229	+19.8	1983
--	--	**USAA Financial Services Assn., Salt Lake City, Utah**	United States Automobile Assn. (USAA), San Antonio, Tex.	34,482	38,402	-10.2	1988
35	37	**World Financial Network National Bank, Whitehall, Ohio**	The Limited Inc., Columbus, Ohio **(h)**	639,548	632,367	+1.1	1989

Rank— Credit card loan rank among commercial banks, based on credit card loans on the books. **Credit card loans on the books** are gross credit card and **related loans outstanding**, included are all extensions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. **(†)**— Of the five American Express subsidiaries listed, only American Express Centurion issues credit cards. **(a)**— Bank is a direct subsidiary of American Express Travel Related Services, New York. **(b)**— Universal Bank, Columbus, Ga., a subsidiary of Synovus Financial Corp., Columbus, issues the Universal Card for AT&T. The bulk of the card receivables are held by AT&T Universal Card Services, Jacksonville, Fla., a nonbank subsidiary of AT&T. **(c)**— Bank was incorporated on January 1991 as a private label credit card bank. In June 1991, the bank complete its acquisition of Barclays Bank of Delaware NA. Data for 1990 are for the former Barclays Bank. **(d)**— Bank is a direct subsidiary of Shearson Lehman Hutton Inc., New York. **(e)**— Bank is a direct subsidiary of Dean Witter Financial Services Group, New York. **(f)**— Bank is a direct subsidiary of IDS Financial Services. **(g)**— A subsidiary of General Electric Co., Fairfield, Conn. **(h)**— The Limited Inc. owns and operates women's specialty fashion stores. **(*)**— As of June 30, 1992.

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Bucking the Downtrend In Loan Demand

By William Goodwin

THOUGH BANK LENDING to businesses fell last year, a handful of large banks expanded their portfolios by double-digit percentages, according to an *American Banker* survey.

How did these banks buck a mostly recession-induced drop in corporate loan demand?

At Wachovia Bank of Georgia, a 12.44% rise in outstanding commercial and industrial loans was generated internally.

"We're just kind of pressing on with the customers we have and trying to expand our base a little bit," said Keith Lawder, senior vice president for corporate loan administration at the Atlanta-based unit of Wachovia Corp., Winston-Salem, N.C.

MR. LAWDER ALSO sounded fairly upbeat about the present environment. "We are optimistic that we will continue to have some above-average growth" in business loans, he said.

In central Florida, Orlando-based SunBank is focusing on niche lending to bolster its business-loan portfolio, which rose 10.9% last year to $952 million.

"This year, we've got double-digit growth continuing," said Jack Prevost, executive vice president for commercial lending.

SunBank, a unit of Atlanta-based SunTrust Banks Inc., concentrates on areas that other banks tend to avoid, such as lending to municipalities.

WHATEVER THE method, these banks stand in stark contrast to the vast majority of the nation's top 100 business lenders.

Just seven of the top 100 banks in business lending registered double-digit increases in outstanding commercial and industrial loans last year, according to data compiled for *American Banker's* annual survey. That compares to 38 banks that recorded double-digit decreases.

The total amount of business loans held by the top 100 banks fell 7.22% last year to $364.44 billion, from $392.82 billion as of Dec. 31, 1990.

For all banks, outstanding business loans fell an even steeper 9.18% to $558.96 billion, from $615.44 billion a yearend 1990.

In New York, Bank of Tokyo Trust Co. continued to expand its base of U.S. corporate customers last year, increasing its loan portfolio by 10.8% to $2.9 billion.

Hiroshi Akiyama, a vice president in the bank's planning department, said the reluctance of U.S. banks to make loans meant more business for his bank.

This year, though, the tables have turned on Japanese banks, whose capital levels are being eroded by the plunge in the Japanese stock market.

"Tokyo is more strict than before in asking subsidiaries worldwide to control assets," said Mr. Akiyama, referring to Bank of Tokyo's head office.

SO FAR THIS YEAR, the sluggish economic recovery has failed to produce a broad pickup in business-loan demand, though scattered anecdotal evidence suggests a modest uptick could materialize.

John Mitchell, president of First Union National Bank of Florida in Jacksonville, said his bank has had six consecutive weeks of growth in its business portfolio, marking the first sustained increase in 18 months.

Last year, First Union had a whopping 39% increase in outstanding business loans, but that came about mainly through acquisitions. The bank is a unit of First Union Corp., Charlotte, N.C.

The rise in First Union's portfolio resulted largely from its federally assisted takeover of Miami-based Southeast Banking Corp. in September.

Absent the Southeast deal and other acquisitions, First Union's business loans probably would not have registered any increase.

One of the big gainers in 1991, IBJ Schroder Bank and Trust Co. in New York, was a special case.

Last year, the bank's business loans rose by 22.4% to $1.24 billion. But business loans fell back to $1.13 billion as of the end of the first quarter of 1992.

But the increase was really artificial. Based on a misreading of instructions from the Federal Reserve, IBJ removed $183 million of loans for highly leveraged transactions from its commercial and industrial loans in 1990. The HLTs were put in another category called "other loans."

Following a regulatory exam last year, the Fed told the bank to put the HLT loans back in the C&I category. □

Top 100 Banks in Business Lending

Based on federal regulatory Report of Condition data for Dec. 31, 1991, compared with Dec. 31, 1990 (dollar amounts in millions)

Rank 12/91	Name of Bank, City, State	Business Loans 12/31/91	Business Loans 12/31/90	Percent Change	Total Assets 12/31/91	BL as a % of Assets 12/31/91	Total Nonaccrual Business Loans 12/31/91	Total Nonaccrual Business Loans 12/31/90	Nonaccrual as a % Business Loans 12/31/91	Nonaccrual as a % Business Loans 12/31/90	Business Loan Net Charge-offs 1991	Business Loan Net Charge-offs 1990	Gross return on Domestic Business Loans 12/31/91	Gross return on Domestic Business Loans 12/31/90
1	Citibank NA, New York	33,865	33,734	0.39	162,582	20.82	2,061	2,737	6.09	8.11	874,000	467,000	8.52	10.57
2	Bank of America NT&SA, San Francisco	21,256	23,167	-8.25	99,643	21.33	1,253	1,110	5.89	4.79	130,000	5,000	9.08	11.02
3	Chase Manhattan Bank NA, New York	18,401	20,754	-11.34	75,097	24.50	832	1,170	4.52	5.64	435,750	162,189	9.00	10.50
4	Manufacturers Hanover Trust Co., New York	16,482	18,776	-12.22	59,633	27.64	1,087	947	6.60	5.04	426,000	197,000	9.03	10.16
5	Bank of New York	14,396	16,155	-10.89	36,578	39.36	560	607	3.89	3.76	257,987	95,219	10.77	11.88
6	Chemical Bank, New York	11,680	12,063	-3.17	49,434	23.63	749	714	6.41	5.92	252,000	125,000	8.81	10.36
7	First National Bank, Boston	11,172	10,729	4.14	26,198	42.65	300	353	2.69	3.29	71,732	214,828	9.75	11.88
8	Morgan Guaranty Trust Co., New York	10,469	10,471	-0.03	78,981	13.25	352	446	3.36	4.26	221,130	310,397	10.26	16.31
9	Security Pacific National Bank, Los Angeles	10,176	11,762	-13.48	53,379	19.06	976	555	9.60	4.72	477,886	224,625	9.51	9.77
10	Wells Fargo Bank NA, San Francisco	9,801	12,671	-22.65	51,747	18.94	849	561	8.67	4.43	235,249	32,881	11.21	9.55
11	Continental Bank NA, Chicago	6,918	9,815	-29.51	23,790	37.49	395	423	4.43	4.31	112,000	63,000	9.31	10.35
12	First National Bank, Chicago	8,242	9,306	-11.43	32,380	25.45	212	257	2.57	2.76	62,851	96,798	8.99	10.60
13	Mellon Bank NA, Pittsburgh	8,118	8,053	0.81	28,006	28.99	160	82	1.97	1.01	74,949	72,265	8.07	10.82
14	NationsBank of Texas, NA, Dallas	6,757	6,470	4.44	32,480	20.80	154	99	2.28	0.60	34,945	31,351	8.43	10.99
15	National Westminster Bank USA, New York	6,309	7,218	-12.60	14,939	42.23	448	300	7.10	4.16	171,896	218,268	9.42	10.51
16	NBD Bank, NA, Detroit	5,858	5,941	-1.40	22,965	25.51	103	52	1.76	0.87	16,485	1,292	8.70	9.08
17	Bankers Trust Co., New York	5,544	7,116	-22.09	52,680	10.52	809	744	14.59	10.46	193,000	254,000	8.48	10.56
18	NationsBank of North Carolina NA, Charlotte	5,289	5,321	-0.60	18,825	28.09	202	152	3.83	2.86	48,504	70,423	8.74	9.73
19	Union Bank, San Francisco	4,802	4,862	-1.25	17,474	27.48	190	166	3.95	3.41	64,235	26,044	9.22	10.05
20	CoreStates Bank NA, Philadelphia	4,500	5,027	-10.49	14,964	30.07	150	125	3.34	2.48	60,771	50,012	9.00	11.53
21	Pittsburgh National Bank	3,613	3,559	1.53	19,740	19.32	85	141	2.24	3.95	43,798	171,101	7.70	9.21
22	Marine Midland Bank NA, Buffalo, N.Y.	3,403	4,548	-25.19	16,497	20.62	480	269	14.12	5.91	101,796	42,059	10.00	11.26
23	Wachovia Bank of North Carolina NA, Winston-Salem	3,330	3,542	-6.00	17,082	19.49	19	12	0.56	0.33	18,578	7,792	8.19	8.65
24	Manufacturers Bank, NA, Detroit	3,255	3,089	5.37	12,003	27.12	44	21	1.35	0.68	17,769	17,564	8.21	8.66
25	Texas Commerce Bank, NA, Houston	3,010	3,368	-10.65	9,808	30.69	77	138	2.55	4.10	23,297	16,507	7.18	8.75
26	First Union National Bank, Charlotte, N.C.	2,974	3,048	-2.45	15,878	18.73	119	75	4.01	2.48	17,069	7,672	8.78	9.49
27	Bank of Tokyo Trust Co., New York	2,908	2,625	10.79	9,235	31.49	70	87	2.42	3.30	32,909	27,140	9.93	11.24
28	First Bank NA, Minneapolis	2,861	3,614	-20.85	10,551	27.11	95	218	3.31	6.02	46,249	44,328	10.44	12.28
29	Sovran Bank NA, Richmond	2,795	3,176	-12.00	13,075	21.38	117	48	4.19	1.50	70,728	15,852	9.65	9.46
30	United States National Bank, Portland, Ore.	2,738	2,717	0.77	10,968	24.96	113	91	4.15	3.36	30,470	6,523	9.77	9.76
31	Comerica Bank, Detroit	2,695	2,876	-6.29	12,234	22.03	20	30	0.73	1.03	5,115	15,954	9.10	10.14
32	NationsBank of Georgia, NA, Atlanta	2,683	2,880	-6.84	12,250	21.91	64	59	2.37	2.03	54,377	42,575	11.84	12.44
33	Midlantic National Bank, Newark, N.J.	2,608	3,726	-30.00	11,006	23.70	378	402	14.48	10.79	165,963	157,711	11.11	10.93
34	Harris Trust & Savings Bank, Chicago	2,605	2,930	-11.07	11,662	22.34	91	129	3.49	4.41	28,582	32,618	9.03	10.24
35	Bank of California NA, San Francisco	2,552	2,481	2.85	8,491	30.06	186	80	7.29	3.21	65,681	13,897	9.07	12.33
36	First Interstate Bank of California, Los Angeles	2,514	3,264	-23.44	19,744	12.73	72	87	2.86	2.65	41,692	38,503	10.35	11.54
37	Republic National Bank, New York	2,491	3,055	-18.48	24,678	10.09	23	11	0.93	0.36	45,801	8,587	11.04	9.61
38	Trust Company Bank, Atlanta	2,458	2,401	2.37	8,680	28.32	12	8	0.50	0.33	24,568	12,186	8.71	9.05
39	First Fidelity Bank NA, Newark, N.J.	2,360	2,430	-2.89	14,232	16.58	160	170	6.80	6.99	62,049	71,755	9.09	10.33
40	JP Morgan Delaware, Wilmington	2,277	2,471	-7.87	5,066	44.94	44	19	1.95	0.77	3,029	9,687	8.95	10.85
41	Meridian Bank, Reading, Pa.	2,195	2,485	-11.66	9,730	22.56	53	63	2.43	2.55	35,144	41,980	9.42	11.25
42	Norwest Bank Minnesota NA, Minneapolis	2,187	2,438	-10.30	11,014	19.86	45	69	2.04	2.83	25,256	41,990	10.86	12.27
43	Northern Trust Co., Chicago	2,172	2,003	8.47	10,462	20.76	32	16	1.48	0.78	12,898	10,428	7.99	10.74
44	National City Bank, Cleveland	2,127	2,322	-8.38	8,238	25.82	65	35	3.08	1.52	23,024	8,709	9.90	10.13
45	Seattle-First National Bank	2,116	2,291	-7.62	12,008	17.62	90	35	2.81	1.52	9,984	6,897	9.46	11.17
46	Fleet National Bank, Providence, R.I.	2,062	2,017	2.26	9,399	21.94	121	144	5.87	7.13	35,125	14,712	7.26	9.31
47	Shawmut Bank, NA, Boston	2,036	2,393	-14.94	11,299	18.02	97	48	4.75	6.19	49,362	40,460	11.09	11.65
48	LaSalle National Bank, Chicago	2,031	1,934	5.01	5,826	34.85	14	34	0.67	1.76	11,988	11,600	9.99	9.69
49	First Union National Bank of Florida, Jacksonville	2,000	1,436	39.22	26,606	7.52	105	44	5.23	3.04	50,710	15,459	6.86	10.21
50	Provident National Bank, Philadelphia	1,991	2,452	-18.79	7,563	26.33	79	90	3.95	3.68	22,962	14,957	9.56	10.70
51	Crestar Bank, Richmond	1,960	2,287	-14.33	10,431	18.79	91	66	4.67	2.87	54,097	19,134	9.39	10.59
52	Industrial Bank Japan Trust Co., New York	1,895	1,798	5.42	5,251	36.10	78	40	4.14	2.20	0.000	1,125	9.21	11.83
53	AmSouth Bank Birmingham NA, Ala.	1,788	1,871	-4.44	8,307	21.52	20	29	1.14	1.53	4,583	14,667	9.10	10.10
54	Connecticut National Bank, Hartford	1,787	1,790	-0.12	10,752	16.62	97	173	5.45	9.67	65,122	41,415	9.02	11.93
55	Bank of Hawaii, Honolulu	1,779	1,659	7.21	10,322	17.23	6	2	0.33	0.15	3,885	1,149	7.56	8.63
56	American National Bank & Trust Co., Chicago	1,772	1,784	-0.68	4,529	39.11	87	50	4.93	2.83	32,553	17,502	8.76	11.14
57	Michigan National Bank, Farmington Hills	1,728	1,880	-8.11	9,137	18.91	31	60	1.78	3.20	4,600	24,370	12.49	12.34
58	Wachovia Bank of Georgia NA, Atlanta	1,680	1,494	12.44	8,826	19.04	6	11	0.36	0.76	3,970	1,756	6.85	9.50
59	Ameritrust Co. NA, Cleveland	1,674	2,279	-26.55	8,312	20.13	140	221	8.39	9.70	33,936	52,196	11.18	11.81
60	Bank One, Texas, NA, Dallas	1,632	1,517	7.62	13,622	11.98	16	5	1.00	0.34	21,202	2,546	11.41	10.87
61	Fuji Bank & Trust Co., New York	1,627	1,481	9.87	2,264	71.23	0	0	0.00	0.00	0.000	0.000	6.64	9.18
62	Maryland National Bank, Baltimore	1,619	2,301	-29.65	11,667	13.87	142	193	8.77	8.38	59,176	82,394	10.62	11.17
63	National Westminster Bank NJ, Jersey City	1,533	1,610	-4.76	6,116	25.06	93	89	6.09	5.53	51,871	46,546	9.32	9.59
64	Boatmen's National Bank, St. Louis	1,512	1,469	2.91	9,357	16.16	23	31	1.49	2.11	4,608	3,520	8.07	10.15
65	Society National Bank, Cleveland	1,489	1,527	-2.50	8,207	18.14	25	40	1.68	2.59	15,006	5,926	9.89	10.76
66	U.S. Bank of Washington NA, Seattle	1,486	1,514	-1.73	5,338	27.88	7	31	0.44	2.06	8,808	5,875	10.30	10.70
67	Huntington National Bank, Columbus, Ohio	1,486	1,665	-10.73	9,423	15.77	55	28	3.73	1.66	19,391	8,828	10.28	9.77
68	United Jersey Bank, Hackensack, N.J.	1,424	1,543	-7.74	6,276	22.69	90	86	6.30	5.54	41,561	35,271	9.96	10.70
69	Security Pacific Bank Washington, NA, Seattle	1,421	1,508	-5.74	7,019	20.25	68	16	4.75	1.07	8,359	4,859	9.51	10.31
70	Continental Bank, Norristown, Pa.	1,350	1,602	-15.71	4,313	31.31	71	58	5.23	3.63	40,159	9,961	9.52	10.49
71	First Tennessee Bank NA, Memphis	1,337	1,157	15.60	7,773	17.20	16	24	1.16	2.08	11,709	11,654	7.53	7.65
72	First National Bank of Maryland, Baltimore	1,319	1,395	-5.52	6,738	19.58	49	32	3.70	2.31	6,553	7,392	10.44	10.81
73	Fleet Bank of Massachusetts NA, Boston	1,277	0		7,069	18.07	1	0	0.10		0.458	0.000	5.12	
74	Sovran Bank/Tennessee, Nashville	1,247	1,220	2.20	5,429	22.97	30	13	2.40	1.10	28,041	8,709	8.66	9.99
75	Fidelity Bank NA, Philadelphia	1,239	2,188	-43.36	8,498	14.58	100	183	8.10	8.35	51,167	51,672	11.18	12.30
76	IBJ Schroder Bank & Trust Co., New York	1,237	1,010	22.38	4,630	26.71	76	44	6.12	4.32	51,836	2,663	7.77	11.33
77	Fleet Bank of Upstate NY, Albany (a)	1,192	1,113	7.15	6,433	18.53	33	14	2.76	1.24	10,841	12,395	9.35	10.23
78	First National Bank, Louisville, Ky.	1,159	1,116	3.85	4,706	24.64	25	20	2.19	1.63	7,416	3,938	8.74	10.50
79	First Interstate Bank of Texas NA, Houston	1,128	1,094	3.14	5,385	20.95	35	47	3.07	4.27	24,455	69,792	9.74	9.70
80	First City, Texas-Houston, NA	1,109	1,529	-27.49	3,615	30.67	92	103	8.31	6.72	110,908	16,003	10.84	12.91
81	Sanwa Bank California, San Francisco	1,099	1,158	-5.91	7,474	14.71	61	48	5.59	4.09	3,536	22,068	8.81	11.65
82	Baybank Middlesex, Burlington, Mass.	1,088	1,360	-20.05	8,672	12.54	80	93	7.34	6.81	53,511	59,654	9.73	11.82
83	Banco Popular De Puerto Rico, San Juan	1,084	1,588	-31.71	8,503	12.75	62	70	5.75	4.42	14,715	17,126	15.49	9.81
84	BancOhio National Bank, Columbus, Ohio	1,076	1,183	-9.05	5,972	18.01	34	31	3.20	2.60	3,143	12,851	9.78	10.93
85	Bankers Trust (Delaware), Wilmington	1,070	1,463	-26.87	2,407	44.44	105	148	9.78	10.10	10,587	2,835	12.31	9.88
86	Valley National Bank of Arizona, Phoenix	1,065	1,285	-17.14	9,632	11.05	69	83	6.47	6.49	29,578	36,414	9.53	10.30
87	Key Bank of New York NA, Albany	1,059	1,059	0.01	12,873	8.23	56	44	5.26	4.14	38,502	21,517	11.70	10.91
88	First Hawaiian Bank, Honolulu	1,030	924	11.55	5,350	19.26	28	1	2.74	0.09	0.363	0.138	8.25	9.56
89	Signet Bank/Virginia, Richmond	1,027	1,200	-14.42	7,879	13.03	41	33	3.05	2.75	18,870	13,605	9.98	10.32
90	Bank One, Indianapolis, NA	1,025	1,078	-4.92	4,741	21.62	30	25	2.91	2.45	8,956	19,338	10.57	10.80
91	NCNB National Bank of Florida, Tampa	1,002	1,164	-13.94	12,536	7.99	32	62	3.19	5.32	31,468	40,458	9.03	12.95
92	City National Bank, Beverly Hills	990	1,056	-6.20	4,562	21.70	75	43	7.59	4.09	26,524	7,222	9.68	10.16
93	First Interstate Bank of Oregon NA, Portland	990	1,533	-35.42	5,621	17.61	46	49	4.67	3.21	39,315	17,611	11.84	12.31
94	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	973	1,255	-22.44	5,226	18.62	25	60	2.52	4.81	34,657	51,069	9.94	10.38
95	State Street Bank & Trust Co., Boston	963	1,056	-8.81	15,075	6.39	29	27	3.03	2.60	32,394	9,446	9.96	11.00
96	Fifth Third Bank, Cincinnati	955	1,023	-6.63	4,911	19.45	21	6	2.24	0.63	7,897	4,751	10.01	10.24
97	First Alabama Bank, Montgomery	952	932	2.17	6,437	14.79	4	8	0.42	0.84	5,527	5,343	8.96	9.41
98	Sun Bank NA, Orlando, Fla.	952	858	10.92	4,743	20.06	5	11	0.57	1.32	5,679	1,459	7.51	9.34
99	First American National Bank, Nashville, Tenn.	947	1,111	-14.81	6,368	14.87	28	42	2.91	3.78	21,012	58,215	9.44	10.35
100	Chase Lincoln First Bank NA, Rochester, New York	927	1,121	-17.36	5,264	17.60	29	28	3.16	2.46	8,089	8,904	9.17	11.44
	Totals for the top 100 banks[1]	**364,444**	**392,824[2]**	**-7.22**	**1,690,912**	**21.55**	**17,239**	**16,931[2]**	**4.73**	**4.31[2]**	**6,572**	**4,635[2]**	**9.31**	**10.56**
	Totals for all commercial banks	**568,963**	**615,439**	**-9.18**	**3,430,991**	**16.29**	**21,820**	**23,150**	**3.90**	**3.76**	**9,119**	**7,048**	**8.13**	**9.07**

Data Source: All data provided by **Sheshunoff Information Services Inc.**, Austin, Texas. Data for 1990 have been adjusted for subsequent commercial bank acquisitions but not for subsequent thrift acquisitions. **Business Loans** are total commercial and industrial loans and are taken from Schedule RC-C of the Report of Condition. Data are consolidated to include both domestic and foreign offices. Loans to both domestic and foreign business units are included. **BL as a % of Assets:** is business loans outstanding on 12/31/91 divided by total assets on 12/31/91, expressed as a percentage. **Total Nonaccrual Business Loans:** are total business loans that are 90 or more days past due plus total business loans placed on a nonaccrual basis. **Nonaccrual as a % of Business Loans:** is nonaccrual business loans divided by total business loans outstanding, expressed as a percentage. **Business Loan Net Charge-offs:** include charge-offs on both domestic and foreign business loans less corresponding recoveries. **Gross return on Domestic business loans:** is gross interest and fee income on business loans booked in domestic offices as a percentage of domestic business loans. **Domestic business loans:** are business loans booked in the domestic offices of the bank. (1)— Totals are for the top 100 banks of 1991. (2)— For the top 100 banks of 1990, total business loans were $393.5 billion; nonaccrual business loans $17.6 billion; nonaccrual as a percentage of total loans 4.50%; and net charge-offs $4.8 billion. (a)— Formerly known as Norstar Bank of Upstate NY. Changed title on April 15.

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Top 100 Banks in Business Loans

Listed georgraphically in order of business loans within states ($ amounts in thousands)

BL Rank 12/91		Business Loans 12/31/91	% Change Noncurrent Bus. Loans	% Change Bus. Loan Chg.Offs
	ALABAMA			
53	AmSouth Bank Birmingham NA	1,787,988	28.62	-68.75
97	First Alabama Bank, Montgomery	952,253	49.58	3.44
	ARIZONA			
86	Valley National Bank of Arizona, Phoenix	1,064,541	-17.37	-18.77
	CALIFORNIA			
2	Bank of America NT&SA, San Francisco	21,256,000	12.88	2700.00
9	Security Pacific National Bank, Los Angeles	10,176,354	75.82	112.75
10	Wells Fargo Bank NA, San Francisco	9,800,905	51.44	615.46
19	Union Bank, San Francisco	4,801,649	14.62	146.64
35	Bank of California NA, San Francisco	2,551,979	134.00	372.63
36	First Interstate Bank of California, Los Angeles	2,513,988	17.45	8.00
81	Sanwa Bank California, San Francisco	1,099,468	28.39	83.96
92	City National Bank, Beverly Hills	990,224	73.98	267.27
	CONNECTICUT			
54	Connecticut National Bank, Hartford	1,787,470	43.71	57.24
	DELAWARE			
40	JP Morgan Delaware, Wilmington	2,276,639	134.82	540.90
85	Bankers Trust (Deleware), Wilmington	1,069,596	29.17	273.44
	FLORIDA			
49	First Union National Bank of Florida, Jacksonville	1,999,732	139.68	228.03
91	NCNB National Bank of Florida, Tampa	1,001,816	46.34	22.17
98	Sun Bank NA, Orlando	951,630	52.20	289.24
	GEORGIA			
32	NationsBank of Georgia, NA, Atlanta	2,683,364	8.63	27.72
38	Trust Company Bank, Atlanta	2,458,215	52.39	101.61
58	Wachovia Bank of Georgia NA, Atlanta	1,680,302	43.50	125.82
	HAWAII			
55	Bank of Hawaii, Honolulu	1,778,591	140.88	438.12
88	First Hawaiian Ba... Honolulu	1,030,305	3458.56	363.04
	ILLINOIS			
11	Continental Bank NA, Chicago	8,918,000	6.62	77.78
12	First National Bank, Chicago	8,242,347	17.45	35.07
34	Harris Trust & Savings Bank, Chicago	2,605,287	29.62	12.37
43	Northern Trust Co., Chicago	2,172,424	105.22	23.69
48	LaSalle National Bank, Chicago	2,031,214	59.77	3.34
56	American National Bank & Trust Co., Chicago	1,771,514	73.13	86.00
	INDIANA			
90	Bank One, Indianapolis, NA	1,025,125	12.98	53.69
	KENTUCKY			
78	First National Bank, Louisville	1,159,425	24.42	88.32
94	Citizens Fidelity Bank & Trust Co., Louisville	973,279	59.36	32.14
	MARYLAND			
62	Maryland National Bank, Baltimore	1,618,672	26.30	27.45
72	First National Bank of Maryland, Baltimore	1,319,261	50.99	-11.35
	MASSACHUSETTS			
7	First National Bank, Boston	11,172,260	14.86	-66.61
47	Shawmut Bank, NA, Boston	2,035,880	34.75	22.00
73	Fleet Bank of Massachusetts NA, Boston	1,277,431		
82	Baybank Middlesex, Burlington	1,087,682	13.89	-10.30
95	State Street Bank & Trust Co., Boston	962,702	6.37	242.94
	MICHIGAN			
16	NBD Bank, NA, Detroit	5,858,252	98.81	1175.93
24	Manufacturers Bank, NA, Detroit	3,255,051	108.17	1.17
31	Comerica Bank, Detroit	2,695,269	33.60	-67.94
57	Michigan National Bank, Farmington Hills	1,727,782	48.89	81.12
	MINNESOTA			
28	First Bank NA, Minneapolis	2,860,840	56.43	8.85
42	Norwest Bank Minnesota NA, Minneapolis	2,186,862	35.35	39.85
	MISSOURI			
64	Boatmen's National Bank, St. Louis	1,512,180	27.41	30.91
	NEW JERSEY			
33	Midlantic National Bank, Newark	2,608,263	6.08	5.23
39	First Fidelity Bank NA, Newark	2,359,666	5.65	-13.53
63	National Westminster Bank NJ, Jersey City	1,532,814	4.87	11.44
68	United Jersey Bank, Hackensack	1,423,873	4.87	17.83

BL Rank 12/91		Business Loans 12/31/91	% Change Noncurrent Bus. Loans	% Change Bus. Loan Chg. Offs
	NEW YORK			
1	Citibank NA, New York	33,865,000	24.70	87.15
3	Chase Manhattan Bank NA, New York	18,400,859	28.87	168.67
4	Manufacturers Hanover Trust Co., New York	16,482,000	14.78	116.24
5	Bank of New York	14,395,501	-7.70	170.94
6	Chemical Bank, New York	11,680,000	4.90	101.60
8	Morgan Guaranty Trust Co., New York	10,468,561	21.19	28.76
15	National Westminster Bank USA, New York	6,308,901	49.11	21.25
17	Bankers Trust Co., New York	5,544,000	8.74	-24.02
22	Marine Midland Bank NA, Buffalo	3,402,512	78.77	142.03
27	Bank of Tokyo Trust Co., New York	2,908,395	18.86	21.26
37	Republic National Bank, New York	2,490,603	109.03	433.38
52	Industrial Bank Japan Trust Co., New York	1,895,471	98.02	-100.00
61	Fuji Bank & Trust Co., New York	1,627,079		
76	IBJ Schroder Bank & Trust Co., New York	1,236,589	73.53	1846.53
77	Fleet Bank of Upstate NY, Albany	1,192,068	138.37	-12.54
87	Key Bank of New York NA, Albany	1,059,439	26.99	78.94
100	Chase Lincoln First Bank NA, Rochester	926,780	6.23	-9.15
	NORTH CAROLINA			
18	NationsBank of North Carolina NA, Charlotte	5,288,789	32.94	31.12
23	Wachovia Bank of North Carolina NA, Winston-Salem	3,329,639	62.06	138.42
26	First Union National Bank, Charlotte	2,973,676	57.95	122.48
	OHIO			
44	National City Bank, Cleveland	2,127,444	85.30	164.37
59	Ameritrust Co. NA, Cleveland	1,673,572	36.44	34.98
65	Society National Bank, Cleveland	1,488,981	36.86	153.22
67	Huntington National Bank, Columbus	1,485,998	100.41	119.65
84	BancOhio National Bank, Columbus	1,075,812	11.99	75.54
96	Fifth Third Bank, Cincinnati	955,070	231.48	66.22
	OREGON			
30	United States National Bank, Portland	2,737,907	24.45	367.12
93	First Interstate Bank of Oregon NA, Portland	990,058	-6.10	123.24
	PENNSYLVANIA			
13	Mellon Bank NA, Pittsburgh	8,118,304	96.48	3.71
20	CoreStates Bank NA, Philadelphia	4,499,629	20.47	21.51
21	Pittsburgh National Bank	3,812,983	39.36	74.40
41	Meridian Bank, Reading	2,195,188	15.75	-16.28
50	Provident National Bank, Philadelphia	1,991,270	-12.81	53.52
70	Continental Bank, Norristown	1,350,218	21.64	303.16
75	Fidelity Bank NA, Philadelphia	1,239,195	-45.05	18.38
	PUERTO RICO			
83	Banco Popular De Puerto Rico, San Juan	1,084,342	-11.18	-14.08
	RHODE ISLAND			
46	Fleet National Bank, Providence	2,062,355	15.88	138.75
	TENNESSEE			
71	First Tennessee Bank NA, Memphis	1,337,022	35.60	0.47
74	Sovran Bank/Tennessee, Nashville	1,247,073	123.27	221.98
99	First American National Bank, Nashville	946,689	34.39	-63.91
	TEXAS			
14	NationsBank of Texas, NA, Dallas	6,757,448	298.88	11.46
25	Texas Commerce Bank, NA, Houston	3,009,709	44.50	41.13
60	Bank One, Texas, NA, Dallas	1,632,039	214.80	732.76
79	First Interstate Bank of Texas NA, Houston	1,128,201	25.73	-64.96
80	First City, Texas-Houston, NA	1,108,984	10.31	593.05
	VIRGINIA			
29	Sovran Bank NA, Richmond	2,794,852	145.83	346.18
51	Crestar Bank, Richmond	1,959,711	39.29	182.73
89	Signet Bank/Virginia, Richmond	1,026,669	5.05	38.70
	WASHINGTON			
45	Seattle-First National Bank	2,116,136	71.30	85.73
66	U.S. Bank of Washington NA, Seattle	1,488,202	78.89	49.92
69	Security Pacific Bank Washington, NA, Seattle	1,421,066	318.40	72.24
	Top 100 Banks of 1991	$364.4 Bil.	1.8%	41.8%
	Totals for all commercial banks	$449.0 Bil.	-6.8%	29.4%

Data Source: All data provided by **Sheshunoff Information Services Inc.**, Austin Texas. Data for 1990 have been adjusted for subsequent commercial bank acquisitions but not for subsequent thrift acquisitions. **BL Rank 12/91:** National ranking based on total business loans outstanding on Dec. 31, 1991. **Business Loans** are total commercial and industrial loans outstanding. **% Change Noncurrent Bus. Loans:** total noncurrent business loans in 1991 divided by total noncurrent business loans in 1990, expressed as a percentage. **% Change Bus. Loan Chg.Offs:** net charge offs on total business loans in 1991 divided by net charge offs on total business loans in 1990, expressed as a percentage.

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Top 100: Noncurrent Business Loans as a % of Total Business Loans

Rank 12/91		Noncurrent as a % Business Loans 12/31/91	Noncurrent as a % Business Loans 12/31/90	Business Loan Rank
1	Bankers Trust Co., New York	14.59	10.46	17
2	Midlantic National Bank, Newark, N.J.	14.48	10.79	33
3	Marine Midland Bank NA, Buffalo, N.Y.	14.12	5.91	22
4	Bankers Trust (Delaware), Wilmington	9.78	10.10	85
5	Security Pacific National Bank, Los Angeles	9.60	4.72	9
6	Maryland National Bank, Baltimore	8.77	8.38	62
7	Wells Fargo Bank NA, San Francisco	8.67	4.43	10
8	Ameritrust Co. NA, Cleveland	8.39	9.70	59
9	First City, Texas-Houston, NA	8.31	6.72	80
10	Fidelity Bank NA, Philadelphia	8.10	8.35	75
11	City National Bank, Beverly Hills	7.59	4.09	92
12	Baybank Middlesex, Burlington, Mass.	7.34	6.81	82
13	Bank of California NA, San Francisco	7.29	3.21	35
14	National Westminster Bank USA, New York	7.10	4.16	15
15	First Fidelity Bank NA, Newark, N.J.	6.90	6.99	39
16	Manufacturers Hanover Trust Co., New York	6.60	5.04	4
17	Valley National Bank of Arizona, Phoenix	6.47	6.49	66
18	Chemical Bank, New York	6.41	5.92	6
19	United Jersey Bank, Hackensack, N.J.	6.30	5.54	68
20	IBJ Schroder Bank & Trust Co., New York	6.12	4.32	76
21	National Westminster Bank NJ, Jersey City	6.09	5.53	63
21	Citibank NA, New York	6.09	8.11	1
23	Bank of America NT&SA, San Francisco	5.89	4.79	2
24	Fleet National Bank, Providence, R.I.	5.87	7.13	46
25	Banco Popular De Puerto Rico, San Juan	5.75	4.42	83
26	Sanwa Bank California, San Francisco	5.59	4.09	81
27	Connecticut National Bank, Hartford	5.45	9.67	54
28	Key Bank of New York NA, Albany	5.26	4.14	87
29	First Union National Bank of Florida, Jacksonville	5.23	3.04	49
29	Continental Bank, Norristown, Pa.	5.23	3.63	70
31	American National Bank & Trust Co., Chicago	4.93	2.83	56
32	Security Pacific Bank Washington, NA, Seattle	4.75	1.07	69
32	Shawmut Bank, NA, Boston	4.75	6.19	47
34	Crestar Bank, Richmond	4.67	2.87	51
34	First Interstate Bank of Oregon NA, Portland	4.67	3.21	93
36	Chase Manhattan Bank NA, New York	4.52	5.64	3
37	Continental Bank NA, Chicago	4.43	4.31	11
38	Sovran Bank NA, Richmond	4.19	1.50	29
39	United States National Bank, Portland, Ore.	4.15	3.36	90
40	Industrial Bank Japan Trust Co., New York	4.14	2.20	52
41	First Union National Bank, Charlotte, N.C.	4.01	2.48	26
42	Provident National Bank, Philadelphia	3.96	3.68	50
42	Union Bank, San Francisco	3.96	3.41	19
44	Bank of New York	3.89	3.76	5
45	NationsBank of North Carolina NA, Charlotte	3.83	2.80	8
46	Huntington National Bank, Columbus, Ohio	3.73	1.66	67
47	First National Bank of Maryland, Baltimore	3.70	2.31	72
48	Harris Trust & Savings Bank, Chicago	3.49	4.41	54
49	Morgan Guaranty Trust Co., New York	3.36	4.26	8
50	CoreStates Bank NA, Philadelphia	3.34	2.48	20
51	First Bank NA, Minneapolis	3.31	6.02	28
52	BancOhio National Bank, Columbus, Ohio	3.20	2.60	64
53	NCNB National Bank of Florida, Tampa	3.19	5.32	91
54	Chase Lincoln First Bank NA, Rochester, New York	3.16	2.46	100
55	National City Bank, Cleveland	3.08	1.52	44
56	First Interstate Bank of Texas NA, Houston	3.07	4.27	79
57	Signet Bank/Virginia, Richmond	3.06	2.75	89
58	State Street Bank & Trust Co., Boston	3.03	2.60	95
59	Bank One, Indianapolis, NA	2.91	2.45	80
59	First American National Bank, Nashville, Tenn.	2.91	3.78	99
61	First Interstate Bank of California, Los Angeles	2.88	2.65	96
62	Seattle-First National Bank	2.81	1.52	45
63	Fleet Bank of Upstate NY, Albany	2.76	3.24	77
64	First Hawaiian Bank, Honolulu	2.74	0.09	69
65	First National Bank, Boston	2.69	3.29	7
66	First National Bank, Chicago	2.67	2.76	12
67	Texas Commerce Bank, NA, Houston	2.55	4.10	25
68	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	2.52	4.81	34
69	Meridian Bank, Reading, Pa.	2.43	2.55	41
70	Bank of Tokyo Trust Co., New York	2.42	3.80	27
71	Sovran Bank/Tennessee, Nashville	2.40	1.10	74
72	NationsBank of Georgia, NA, Atlanta	2.37	2.03	32
73	NationsBank of Texas, NA, Dallas	2.26	0.60	14
74	Fifth Third Bank, Cincinnati	2.24	0.63	65
74	Pittsburgh National Bank	2.24	3.95	21
76	First National Bank, Louisville, Ky.	2.19	1.83	78
77	Norwest Bank Minnesota NA, Minneapolis	2.04	2.83	42
78	Mellon Bank NA, Pittsburgh	1.97	1.01	13
79	JP Morgan Delaware, Wilmington	1.95	0.77	82
80	Michigan National Bank, Farmington Hills	1.78	3.20	57
81	NBD Bank, NA, Detroit	1.76	0.87	16
82	Society National Bank, Cleveland	1.68	2.59	63
83	Boatmen's National Bank, St. Louis	1.49	2.11	64
84	Northern Trust Co., Chicago	1.48	0.78	43
85	Manufacturers Bank, NA, Detroit	1.35	0.68	24
86	First Tennessee Bank NA, Memphis	1.14	2.06	71
87	AmSouth Bank Birmingham NA, Ala.	1.14	1.53	53
88	Bank One, Texas, NA, Dallas	1.00	0.54	60
89	Republic National Bank, New York	0.93	0.36	37
90	Comerica Bank, Detroit	0.73	1.03	31
91	LaSalle National Bank, Chicago	0.67	1.76	48
92	Sun Bank NA, Orlando, Fla.	0.57	1.32	98
93	Wachovia Bank of North Carolina NA, Winston Salem	0.56	0.33	23
94	Trust Company Bank, Atlanta	0.50	0.33	38
95	U.S. Bank of Washington NA, Seattle	0.44	2.06	94
96	First Alabama Bank, Montgomery	0.42	0.64	97
97	Wachovia Bank of Georgia NA, Atlanta	0.38	0.76	58
98	Bank of Hawaii, Honolulu	0.33	0.15	55
99	Fleet Bank of Massachusetts NA, Boston	0.10		73
100	Fuji Bank & Trust Co., New York	0.00	0.00	61

Top 100: Net Charge-offs as a % of Total Business Loans

Rank 12/91		Net Charge-offs as a % Business Loans 12/31/91	Net Charge-offs as a % Business Loans 12/31/90	Business Loan Rank
1	First City, Texas-Houston, NA	10.00	1.05	80
2	Midlantic National Bank, Newark, N.J.	6.36	4.23	33
3	Fidelity Bank NA, Philadelphia	4.54	2.36	75
4	Baybank Middlesex, Burlington, Mass.	4.52	4.19	82
5	Security Pacific National Bank, Los Angeles	4.10	1.91	9
6	IBJ Schroder Bank & Trust Co., New York	4.19	0.26	76
7	First Interstate Bank of Oregon NA, Portland	3.97	1.15	93
8	Maryland National Bank, Baltimore	3.69	3.56	62
9	Connecticut National Bank, Hartford	3.64	2.31	54
9	Key Bank of New York NA, Albany	3.64	2.03	87
11	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	3.56	4.07	34
12	Bankers Trust Co., New York	3.48	3.57	17
13	National Westminster Bank NJ, Jersey City	3.36	2.89	63
14	State Street Bank & Trust Co., Boston	3.36	0.89	95
15	NCNB National Bank of Florida, Tampa	3.14	3.48	91
16	Marine Midland Bank NA, Buffalo, N.Y.	2.99	0.92	22
17	Continental Bank, Norristown, Pa.	2.97	0.62	70
18	United Jersey Bank, Hackensack, N.J.	2.92	2.29	68
19	Valley National Bank of Arizona, Phoenix	2.78	2.83	66
20	Crestar Bank, Richmond	2.76	0.84	51
21	National Westminster Bank USA, New York	2.72	3.02	15
22	City National Bank, Beverly Hills	2.68	0.68	92
23	First Fidelity Bank NA, Newark, N.J.	2.63	2.95	39
24	Manufacturers Hanover Trust Co., New York	2.58	1.05	4
24	Citibank NA, New York	2.58	1.38	1
26	Bank of California NA, San Francisco	2.57	0.56	35
27	First Union National Bank of Florida, Jacksonville	2.54	1.08	49
28	Sovran Bank NA, Richmond	2.53	0.50	29
29	Shawmut Bank, NA, Boston	2.42	1.69	47
30	Wells Fargo Bank NA, San Francisco	2.40	0.26	10
31	Chase Manhattan Bank NA, New York	2.37	0.78	3
32	Sovran Bank/Tennessee, Nashville	2.25	0.71	74
33	First American National Bank, Nashville, Tenn.	2.22	5.24	99
34	First Interstate Bank of Texas NA, Houston	2.17	6.38	79
35	Chemical Bank, New York	2.16	1.04	6
36	Morgan Guaranty Trust Co., New York	2.11	2.96	5
37	Ameritrust Co. NA, Cleveland	2.03	2.29	59
37	NationsBank of Georgia, NA, Atlanta	2.03	1.48	32
39	Republic National Bank, New York	1.84	0.28	37
39	Signet Bank/Virginia, Richmond	1.84	1.13	89
39	American National Bank & Trust Co., Chicago	1.84	0.98	56
42	Bank of New York	1.79	0.59	5
43	Fleet National Bank, Providence, R.I.	1.70	0.73	46
44	First Bank NA, Minneapolis	1.69	1.23	28
45	First Interstate Bank of California, Los Angeles	1.66	1.18	96
46	Meridian Bank, Reading, Pa.	1.60	1.69	41
47	Banco Popular De Puerto Rico, San Juan	1.36	1.08	83
48	CoreStates Bank NA, Philadelphia	1.35	0.99	20
49	Union Bank, San Francisco	1.34	0.54	19
50	Huntington National Bank, Columbus, Ohio	1.30	0.53	67
50	Bank One, Texas, NA, Dallas	1.30	0.17	60
52	Continental Bank NA, Chicago	1.29	0.64	11
53	Norwest Bank Minnesota NA, Minneapolis	1.15	1.72	42
53	Provident National Bank, Philadelphia	1.15	0.61	50
53	Pittsburgh National Bank	1.15	4.81	21
56	Bank of Tokyo Trust Co., New York	1.13	1.03	27
57	United States National Bank, Portland, Ore.	1.11	0.24	90
58	Harris Trust & Savings Bank, Chicago	1.10	1.11	54
59	National City Bank, Cleveland	1.08	0.36	44
60	Society National Bank, Cleveland	1.01	0.89	65
61	Trust Company Bank, Atlanta	1.00	0.51	38
62	Bankers Trust (Delaware), Wilmington	0.99	0.19	85
63	Mellon Bank NA, Pittsburgh	0.92	0.90	13
63	NationsBank of North Carolina NA, Charlotte	0.92	1.32	18
65	Fleet Bank of Upstate NY, Albany	0.91	1.11	77
66	First Tennessee Bank NA, Memphis	0.88	1.01	71
67	Bank One, Indianapolis, NA	0.87	1.79	80
67	Chase Lincoln First Bank NA, Rochester, New York	0.87	0.79	100
69	Fifth Third Bank, Cincinnati	0.83	0.46	65
70	Texas Commerce Bank, NA, Houston	0.77	0.49	25
71	First National Bank, Chicago	0.76	1.04	12
72	First National Bank, Boston	0.64	2.00	7
72	First National Bank, Louisville, Ky.	0.64	0.35	78
74	Bank of America NT&SA, San Francisco	0.61	0.02	2
75	Sun Bank NA, Orlando, Fla.	0.60	0.17	98
76	Northern Trust Co., Chicago	0.59	0.52	43
76	U.S. Bank of Washington NA, Seattle	0.59	0.39	66
76	LaSalle National Bank, Chicago	0.59	0.60	48
76	Security Pacific Bank Washington, NA, Seattle	0.59	0.32	69
80	First Alabama Bank, Montgomery	0.58	0.57	97
81	First Union National Bank, Charlotte, N.C.	0.57	0.25	26
82	Wachovia Bank of North Carolina NA, Winston Salem	0.56	0.22	23
83	Manufacturers Bank, NA, Detroit	0.55	0.57	24
84	NationsBank of Texas, NA, Dallas	0.52	0.48	14
85	First National Bank of Maryland, Baltimore	0.50	0.53	72
86	Sanwa Bank California, San Francisco	0.32	1.89	81
87	Boatmen's National Bank, St. Louis	0.30	0.24	64
88	BancOhio National Bank, Columbus, Ohio	0.29	1.09	64
89	NBD Bank, NA, Detroit	0.28	0.02	16
90	Michigan National Bank, Farmington Hills	0.27	1.30	57
91	AmSouth Bank Birmingham NA, Ala.	0.26	0.78	53
92	Wachovia Bank of Georgia NA, Atlanta	0.24	0.12	58
93	Bank of Hawaii, Honolulu	0.21	0.07	55
94	Comerica Bank, Detroit	0.19	0.55	31
95	JP Morgan Delaware, Wilmington	0.13	0.03	40
96	Seattle-First National Bank	0.05	0.30	45
97	Fleet Bank of Massachusetts NA, Boston	0.04		73
97	First Hawaiian Bank, Honolulu	0.04	0.01	69
99	Fuji Bank & Trust Co., New York	0.00	0.00	61
99	Industrial Bank Japan Trust Co., New York	0.00	0.00	52

Power of Personal Touch Is Success Strategy

By Steve Klinkerman

AS THE FORMER owner of a sand and gravel company, Edward Kennon hardly fits the mold of a community banker. But based on his performance so far, few would question his fitness to run a financial institution.

Mr. Kennon's Tri-State Bank and Trust in Bosier City, La., was the nation's most profitable large community bank last year, earning a whopping 6% return on average assets. The company is an amalgam of three failed banks Mr. Kennon acquired in the past three years.

He rocketed to earnings stardom through his aggressive collections of sour loans.

He credits his success to his stubborn refusal to go beyond a tightly bounded area.

"I want to be able to get anywhere in my market within 30 minutes, and without speeding," he said.

Small-town operations such as Mr. Kennon's were a key component in the success of top-performing community banks last year.

Most of the 200 top performers identified by *American Banker* were in rural areas.

The 100 top-performing large community banks – defined as institutions with assets ranging from $50 million to $500 million – posted a return on assets of 1.9% to 6%.

The average ROA for all banks in this category was 0.86%.

The 100 top-performing small community banks – institutions with less than $50 million in assets – reported ROAs ranging from 2% to 3.5%.

The average ROA for all banks in the group was 0.5%.

Of course, the sharply lower peer group figures underscore that the community banking industry has a considerable population of also-rans.

And a comparison between the *American Banker* Top 100 large community banks and the 5,257 other U.S. banks in the same category shows that a lot of basic blocking and tackling goes into a top performance, irrespective of institution size or locale.

AGGRESSIVE LOAN pricing is one key.

The Top 100 large community banks denominated only 49.4% of their assets in net loans and leases, compared with 56.2% for the peer group.

Yet the Top 100 booked net interest income equaling 4.9% of average assets, compared with 4.1% for the peer group.

Asset quality also played a clear role: the Top 100 reported a 2.7% ratio of problem assets to gross loans, versus a 3.6% ratio among the peer group.

As for efficiency, the Top 100 reported noninterest expense equaling 3.3% of average assets; the peer group's ratio was 3.5%.

And noninterest income equaled 1.6% of average assets among the Top 100 – half again as much as the 1.1% return posted by the peer group.

SO POWERFUL WERE these combined forces that the Top 100 large community banks were able to post sharply higher returns on average equity, despite distributing their earnings across much larger capital bases.

Compared with a collective 22.2% return on an equity base that equaled 11.1% of assets, among the Top 100, the peer group managed only a 10.5% return on an equity base that equaled 8.6% of assets.

Nationally, many community banks are striving to improve earnings by banding together in small holding companies that permit the economical centralization of support functions.

That's the case with City Center Bank, Aurora, Colo., which placed second in the rankings of the Top 100 small community banks, with a 3.4% ROA.

WITH THIS SURVEY, the *American Banker* for the first time is including institutions owned by community bank holding companies in its performance rankings.

The results speak volumes about the proliferation and success of so-called super community banks: 25 of the top 100 small community banks are operated by multibank holding companies, as are 20 of the top 100 large community banks.

But trends and formulas don't tell the whole story. In interviews with bankers at the top of the lists, it became clear that unique strategies and even special events helped propel certain institutions to the top.

In Colorado, Thomas Cox saw his Crested Butte State Bank's ROA soar to 3.5% in 1991 on the strength of an insurance settlement from a 1990 gas explosion that wrecked his building and killed three people.

Mr. Cox' bank is the only depository institution in a Colorado town with about 1,200 permanent residents. □

The Top 100 Large Community Banks

Based on the return on average assets for 1991 (dollar amounts in thousands)

Rank 1991		Return On Avg. Assets 1991	Return On Avg. Assets 1990	Return On Avg. Equity 1991	Return On Avg. Equity 1990	Overhead as a % of Assets 1991	Loans as a % of Assets 12/31/91	Total Assets 12/31/91	3-Year Asset Gr. Rate 1988-91	Noncur. Loans as a % of assets 12/31/91	Net Income 1991	Net Income 1990	Full-time Empl. 12/31/91	Pre-tax Op. inc. Per Empl. 1991	Pre-tax Op. inc. Per Empl. 1990
1	Tri State Bank & Trust, Houghton, La.	5.994	3.155	67.040	30.969	4.50	35.96	57.347		0.53	3.217	751	24	203	50
2	Hurley State Bank, Sioux Falls, S.D. †	4.374	2.677	50.477	47.942	6.16	100.70	232.841	77.1	2.50	8.109	5.643	85	147	48
3	Bank of Hoven, S.D.	3.697	1.901	45.576	19.536	12.80	67.45	92.356	64.6	1.38	3.212	1.009	34	141	50
4	First National Bank, Keystone, W.Va.	3.578	2.466	37.191	34.561	1.96	44.36	91.412	27.0	0.00	2.964	2.040	23	189	122
5	Kentucky Farmers Bank, Catlettsburg, Ky.	3.361	2.815	4.504	12.114	1.38	36.35	117.826	21.9	1.14	4.001	3.139	61	85	67
6	McDowell County National Bank, Welch, W.Va.	3.021	2.272	12.282	9.096	1.94	54.87	129.264	19.7	0.90	3.637	2.547	80	118	86
7	First State Bank, Harrah, Okla. †	2.944	1.923	48.640	34.083	2.04	16.13	94.638	117.7	0.61	2.990	839	80	98	33
8	Pioneer Trust Bank NA, Salem, Ore. †	2.760	2.060	20.112	14.736	2.25	21.96	115.315	82.5	0.05	2.957	983	93	87	56
9	Citizens Bank, Delavan, Wis. †	2.736	2.497	14.321	13.125	1.22	64.07	76.417	24.5	0.00	996	684	12	229	172
10	First State Bank, Columbus, Tex. †	2.639	2.802	11.996	13.909	2.16	15.74	72.928	19.6	0.07	1.879	1.885	16	153	152
11	Farmers Savings Bank, Spencer, Ohio	2.635	2.597	10.067	9.735	1.64	49.28	67.462	32.8	0.14	1.694	1.536	12	171	161
12	Western National Bank, Odessa, Tex. †	2.628	2.014	11.866	21.683	3.07	53.44	150.252	57.9	0.93	3.772	2.231	98	99	64
13	First American Bank, Bryan, Tex. †	2.608	2.525	32.816	34.647	1.25	32.98	264.951		0.28	7.091	5.231	142	90	90
14	Bank of Mountain View, Ark.	2.575	2.443	13.743	13.611	1.87	44.36	64.146	33.1	0.59	1.964	1.962	26	79	71
15	Texas Bank, Odessa, Tex. †	2.558	2.997	34.067	40.703	4.68	44.89	106.485	143.1	1.94	2.320	1.992	74	84	83
16	Fort Hood National Bank, Tex. ‡	2.481	2.815	33.864	29.451	1.22	16.96	66.962	11.2	0.26	1.854	1.951	112	25	28
17	First Interstate Bank of South Dakota NA, Sioux Falls †	2.422	1.64	35.902	24.423	1.68	73.21	184.203	78.7	3.13	3.943	2.469	151	40	30
18	Woodforest National Bank, Houston, Tex. †	2.371	2.344	37.913	37.503	4.32	19.95	106.348	54.1	0.06	2.206	1.706	94	81	29
19	Marquette Bank Mound, Minn.	2.353	2.259	12.773	13.121	1.86	61.19	91.195	22.9	1.38	2.194	1.974	29	104	67
20	West Des Moines State Bank, Iowa †	2.344	2.359	21.528	21.376	2.12	61.74	121.144	30.6	0.48	6.981	6.321	89	126	106
21	Alva State Bank & Trust Co., Okla.	2.326	2.138	12.022	9.997	1.72	47.29	92.884	53.8	1.94	2.735	2.293	21	127	99
22	Charter Pacific Bank, Agoura Hills, Calif.	2.301	2.002	21.874	21.306	12.19	68.61	81.220	89.1	4.59	707	401	110	27	32
23	Brighton Bank, Salt Lake City, Utah †	2.295	2.203	24.034	25.832	6.05	66.85	54.54	16.2	0.25	282	1.38	47	80	96
24	United Security Bank NA, Fresno, Calif.	2.295	2.453	15.982	14.795	2.63	71.70	65.63	12.4	0.44	222	1.98	23	8	25
25	New Tripoli National Bank, Pa. †	2.279	2.15	14.78	14.792	1.89	70.24	65.808	27.0	2.39	869	1.617	23	108	93
26	Marion Trust & Banking Co., Jasper, Tenn. ‡	2.278	2.439	26.764	28.764	4.89	65.52	52.162	12.3	1.22	1.38	1.239	61	58	66
27	First National Bank, East Lansing, Mich. †	2.254	2.304	28.795	29.168	2.28	74.64	174.067	32.1	1.34	4.253	3.935	98	94	84
28	First Bank of Marietta, Ohio †	2.250	1.41	2.225	9.657	2.98	61.79	55.998	7.3	1.21	1.38	868	30	49	37
29	Stearns County National Bank, Albany, Minn. ‡	2.235	1.91	24.879	22.941	4.43	69.81	81.792	36.2	0.62	1.857	1.475	61	51	38
30	Citizens Bank, Carthage, Tenn.	2.232	2.295	15.134	15.592	1.44	59.52	106.030	37.4	0.92	4.233	3.784	110	93	86
31	Pacific Continental Bank, Eugene, Ore.	2.214	2.059	21.534	21.72	4.95	70.04	92.241	62.0	0.38	1.929	1.826	38	53	46
32	First Citizens National Bank, Upper Sandusky, Ohio	2.197	1.566	24.493	8.54	4.20	57.32	123.515	719.2	0.77	2.791	742	58	51	12
33	City National Bank, Carrollton, Tex. †	2.186	1.476	25.641	9.310	6.45	51.11	54.792	22.2	1.10	1.174	1.309	38	31	12
34	Arkansas State Bank, Siloam Springs, Ark.	2.179	1.571	22.288	20.251	1.81	29.03	32.969	11.1	0.39	2.215	1.619	61	85	58
35	First National Bank, Hebbronville, Tex.	2.179	1.776	12.475	10.944	1.83	15.44	53.630	9.0	0.79	2.792	1.942	71	101	77
36	First National Bank, Wyoming, Del.	2.164	2.635	13.196	17.074	2.48	62.99	82.403	29.8	0.75	1.984	1.919	31	83	93
37	First Security Bank, Bloomfield, Mo. †	2.153	1.908	25.941	15.710	1.74	72.58	61.949	13.8	0.95	1.250	725	29	109	81
38	Citizens National Bank, Maryville, Mo. ‡	2.152	1.94	29.134	21.581	2.37	72.73	186.764	47.8	0.69	3.911	2.908	73	83	63
39	Bank of Tidewater, Virginia Beach, Va.	2.139	0.614	21.41	5.708	4.87	83.5	38.972	61.1	0.84	1.349	865	45	35	12
40	Bank of Granite, Granite Falls, N.C. †	2.112	2.089	17.543	18.852	2.11	65.70	135.396	26.5	1.40	6.953	5.896	84	92	92
41	Citizens Bank & Trust Co., Belzoni, Miss. †	2.104	1.91	28.812	32.510	2.68	64.51	66.82	17.5	1.30	2.428	2.631	64	46	50
42	Hinesville Bank, Ga. †	2.099	2.299	17.563	18.114	1.79	59.11	94.589	28.4	0.24	4.478	3.912	73	98	93
43	First National Bank of Newton, Tex. †	2.096	1.92	29.544	25.989	1.58	59.94	61.722	95.2	0.27	1.419	1.015	34	81	58
44	Bank of Gray, Ga.	2.093	1.716	8.983	14.35	1.68	45.27	51.914	30.2	0.24	1.031	746	14	87	58
45	Citizens Bank, Rusk, Tex.	2.085	1.38	23.82	11.380	2.14	36.54	174.953	244.1	0.06	2.685	1.117	87	79	52
46	Security State Bank, Pearsall, Tex. ‡	2.083	2.24	29.94	27.03	2.09	29.76	111.634	25.1	0.11	2.274	1.211	80	80	53
47	First National Bank of Izard County, Calico Rock, Ark. †	2.082	2.256	15.25	14.51	2.35	45.19	53.762	68.5	0.11	1.059	998	24	94	98
48	First National Bank, Pontotoc, Miss.	2.081	2.022	13.425	13.283	2.07	55.98	113.516	20.6	0.71	2.315	2.053	43	115	92
49	Citizens Bank & Trust Co. of Grainger Cty, Rutledge, Tenn. †	2.077	1.873	14.843	14.398	2.75	45.61	79.679	22.9	0.99	1.901	1.544	58	96	68
50	Sand Springs State Bank, Okla. †	2.077	1.958	21.248	3.854	2.72	59.36	59.587	11.4	0.66	1.249	215	30	67	11
51	First State Bank & Trust Co., Park Ridge, Ill. ‡	2.070	2.119	8.907	21.204	2.59	51.63	113.031	23.5	1.74	2.544	2.374	75	68	72
52	St. Henry Bank, Ohio	2.062	2.33	12.708	12.779	1.71	68.75	83.384	19.8	0.85	1.677	1.861	7	124	198
53	Bank Alma, Wis. ‡	2.061	1.998	26.075	27.544	1.75	65.28	54.415	27.7	0.23	1.070	948	8	9	82
54	Mahaska State Bank, Oskaloosa, Iowa ‡	2.061	1.61	24.956	20.047	1.49	61.26	117.892	13.2	0.27	2.326	1.745	59	1	8
55	Del Rio National Bank, Tex. †	2.043	1.89	25.512	17.506	3.34	15.11	85.745	14.5	0.77	1.792	1.414	57	35	41
56	Grundy National Bank, Va.	2.040	1.537	11.657	9.016	2.33	50.06	49.178	21.4	3.17	2.495	2.268	67	53	46
57	Lawrence National Bank & Trust Co., Kan. †	2.040	1.852	20.651	19.028	4.79	68.85	56.402	19.0	0.57	1.396	1.196	45	55	47
58	North Community Bank, Chicago ‡	2.033	1.928	30.304	29.657	6.72	73.81	110.458	28.5	2.42	2.144	890	102	29	23
59	Farmers Bank & Trust Co. NA, Great Bend, Kan. †	2.032	1.78	23.647	21.554	2.44	33.92	106.015	68.0	0.59	2.304	1.422	80	74	53
60	Security State Bank, Pharr, Tex. †	2.029	1.995	13.747	27.594	4.22	43.33	60.376	4.6	0.61	1.214	1.195	33	73	83
61	Bank of the Pacific, Long Beach, Wash.	2.023	1.967	20.515	21.304	3.46	64.77	52.275	25.1	0.15	1.062	925	30	43	58
62	Central National Bank, Alva, Okla.	2.018	1.585	9.908	6.176	2.28	31.28	90.954	11.3	0.00	756	1.114	53	8	25
63	First National Bank, Clifton Forge, Va.	2.014	1.993	12.496	12.913	1.96	65.65	64.373	13.8	0.25	1.261	1.201	34	93	76
64	Mercantile Bank NA, Brownsville, Tex. ‡	2.009	1.043	43.869	0.844	2.72	26.38	479.147	9.3	0.49	4.251	1.961	204	40	1
65	Union Bank, Marksville, La. †	2.005	2.214	15.951	25.983	3.56	37.61	65.331	6.4	1.60	1.306	1.135	44	36	1
66	Byron Center State Bank, Mich. †	2.001	2.208	15.132	15.635	2.01	67.89	89.011	39.2	1.82	2.874	2.627	57	68	66
67	First National Bank of Conway Cty., Morrilton, Ark. ‡	1.994	1.692	23.225	16.931	2.42	35.86	71.672	21.7	0.49	1.373	1.071	31	61	41
68	Royal National Bank, Palestine, Tex. †	1.992	2.21	21.349	13.563	4.13	80.33	65.686	5.5	0.03	1.252	782	40	32	17
69	First Security Bank, Searcy, Ark. ‡	1.991	1.982	23.779	19.283	2.05	43.15	211.974	56.5	0.66	3.926	3.140	71	64	62
70	Union Bank, Jamestown, Tenn. †	1.98	1.829	13.643	12.761	2.39	60.24	62.491	19.3	0.11	1.225	1.064	24	75	63
71	National Bank of Stamford, N.Y. †	1.980	2.038	9.639	10.023	2.42	38.17	74.614	5.1	2.46	1.478	1.331	27	73	70
72	Tazewell National Bank, Va. ‡	1.975	2.093	15.924	17.906	2.35	63.16	100.497	20.3	0.03	1.938	1.942	32	71	82
73	Barnes Banking Co., Kaysville, Utah	1.973	1.624	13.899	11.09	1.98	60.85	113.483	40.5	1.30	2.592	1.526	94	63	63
74	Merchants State Bank, Humboldt, Tenn.	1.967	1.864	25.306	18.016	3.07	58.41	113.023	7.5	0.49	2.254	1.952	78	41	31
75	Fidelity Bank, Fort Worth, Tex. †	1.962	2.142	28.047	30.643	4.85	51.02	86.699	69.7	0.57	1.598	1.351	67	37	31
76	Elizabeth State Bank, Ill. †	1.958	1.762	26.646	21.952	1.31	61.96	64.161	15.8	0.06	1.373	1.311	35	88	105
77	McCook National Bank, Neb. †	1.957	1.869	13.777	13.679	1.98	41.87	104.010	10.5	1.82	1.964	1.786	34	91	90
78	Peoples Bank of Unity, Plum, Pa.	1.946	1.836	13.463	12.404	2.24	38.87	204.620	54.3	0.68	4.715	3.074	91	93	85
79	First National Bank, Bowman, N.D. †	1.939	1.581	19.659	15.899	3.32	41.59	58.064	4.0	1.42	1.186	1.212	25	71	77
80	Germantown Trust & Savings Bank, Ill. †	1.923	1.664	15.382	14.315	1.58	55.28	69.602	55.9	0.06	1.275	1.100	17	95	81
81	First National Bank, La Grange, Ill. ‡	1.920	1.901	20.675	20.444	3.02	51.41	118.934	7.9	0.11	2.227	2.140	44	65	55
82	Jackson State Bank, Wyo. ‡	1.917	1.728	27.022	25.987	2.10	57.47	171.376	39.4	0.00	3.993	3.461	67	68	60
83	First Bank & Trust Co., Palatine, Ill. †	1.915	1.999	21.472	22.009	2.65	45.72	64.958	25.4	0.66	1.629	1.564	39	61	62
84	Bank of Southside Virginia, Carson †	1.914	1.677	15.604	15.919	2.63	53.66	80.433	31.3	0.45	1.902	1.779	74	61	59
85	Citizens Bank & Trust Co., Boytown, Tex. ‡	1.914	1.642	25.985	15.660	4.42	27.89	233.522	10.7	1.38	4.271	2.242	156	35	34
86	First National Bank, Montrose, Colo. †	1.913	2.013	25.487	25.969	3.40	69.56	62.848	40.8	0.96	1.127	1.036	38	37	34
87	First Bank & Trust Co., Duncan, Okla.	1.910	2.676	19.042	31.060	3.28	48.13	90.803	26.9	1.13	3.063	3.958	38	79	85
88	Farmers & Merchants Bank, Dublin, Ga.	1.904	1.737	14.965	13.973	2.41	60.18	101.682	30.5	1.10	2.986	2.847	63	58	52
89	Citizens National Bank & Trust Co., Torrington, Wyo. ‡	1.903	1.844	17.371	16.178	1.89	29.75	73.587	20.4	0.15	1.966	1.215	23	79	67
90	First National Bank, Henrietta, Tex. ‡	1.898	1.515	20.418	16.167	2.71	43.96	58.397	26.9	0.44	1.062	759	22	59	52
91	Hardeman County Bank, Bolivar, Tenn. †	1.896	2.006	25.472	27.056	2.87	67.14	70.575	10.5	1.74	1.333	1.372	43	39	52
92	Franklin County National Bank, Brookville, Ind. †	1.895	1.926	13.820	14.454	2.08	59.66	87.895	15.3	0.26	1.572	1.471	36	59	52
93	Security National Bank & Trust Co., Springfield, Ohio †	1.883	1.864	19.391	19.691	2.55	53.82	447.330	26.3	0.64	8.140	7.449	217	40	42
94	First State Bank & Trust Co., Carthage, Tex.	1.876	1.560	13.696	11.394	1.96	26.31	160.796	85.2	0.22	2.770	2.060	49	76	54
95	Pearland State Bank, Pearland, Tex.	1.875	1.689	15.637	14.542	2.66	31.18	80.102	20.4	1.49	1.828	1.553	42	59	68
96	Peoples Bank of Bullitt Cty., Shepherdsville, Ky. †	1.874	2.197	12.464	13.449	2.94	68.32	97.414	21.8	1.30	1.810	2.040	51	47	56
97	Peoples National Bank, Pasadena, Tex.	1.867	1.831	25.127	24.040	4.54	61.88	55.504	69.8	0.73	970	751	38	39	33
98	Bank of Columbia Cty., Harlem, Ga. ‡	1.865	1.514	16.793	14.095	2.96	62.37	87.724	12.3	1.92	1.256	969	42	43	35
99	Continental Southeast, Denver ‡	1.850	1.349	21.892	16.438	3.14	35.25	166.802	76.7	0.25	2.961	1.867	87	50	30
100	First National Bank of Hudson County, Lexington, Miss. †	1.850	1.544	15.914	13.946	2.59	41.10	88.722	10.3	0.19	1.655	1.329	41	52	39
	Median Values for Top 100 Banks	2.07	1.92	21.01	16.82	2.63	49.79	89.838	26.4	0.61	1.860	1.474	62	62	51
	Mean Values for Top 100 Banks	2.23	1.88	22.19	18.50	3.31	49.35	112.516	41.1	0.78	2.354	1.758	53	71	57
	Mean values all banks with assets between $50-$500 mil.†	0.86	0.87	10.49	10.56	1.46	56.18	130.535	N.A.	1.26	1.074	996	69	22	31

Data source: **Sheshunoff Information Services Inc.**, Austin, Tex. **Large Community Bank**: An FDIC-insured commercial bank that accepts deposits and makes loans and had assets between **$50 million and $500 million** on Dec. 31, 1991. The bank may be independently owned, owned by a one-bank holding company, or owned by a multibank holding company with consolidated total assets of less than $500 million on Dec. 31, 1991. The bank must be profitable in each of the last three years. (1989-1991 or 1 bank out) subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital**: net income for the year divided by average assets and average equity, respectively. **Overhead as a % of Assets**: overhead expense divided by average total assets. **Loans as a % of Assets**: total loans divided by total assets. **Asset Growth Rate**: the percentage change in assets over the period Dec. 31, 1988-Dec. 31, 1991. **Noncur. Loans as a % of Assets**: loans past due 90 or more days plus loans on a nonaccrual basis divided by total end of period assets. **Net income**: income after taxes but before extraordinary items. **Pre-tax op. inc. per empl.**: pre-tax operating income for the year divided by the number of employees at the end of the year. **(†)**= Ownership is a 1-bank holding co. **(‡)**= Owned by a multibank holding co. **(?)**= Data are for 5,257 banks with assets between $50 and $500 million on Dec. 31, 1991, according to **Bank Source**, a data base provided by **Ferguson & Co.**, Irving, Tex.

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The 100 Most Profitable Large Community Banks

Based on the return on average assets for 1991. The banks are listed geographically in order of their ROA within states and have been ranked by their return on average equity capital and pre-tax income per employee (dollar amounts in thousands)

1991 ROA RANK		ROE 1991	ROE Rank	Pre-Tax Op. Inc. Per Empl.	Inc. P.E. Rank
	ARKANSAS				
14	Bank of Mountain View	13.74	82	79	31
34	Arkansas State Bank, Siloam Springs	22.29	43	85	25
47	First National Bank Izard Cty, Calico Rock	16.25	72	60	53
67	First National Bank of Conway Cty, Morrilton	13.22	42	57	58
69	First Security Bank, Searcy	23.78	98	64	50
	CALIFORNIA				
22	Charter Pacific Bank, Agoura Hills	21.87	45	27	98
24	United Security Bank NA, Fresno	15.46	70	90	20
	COLORADO				
86	First National Bank, Montrose	25.99	26	37	88
99	Omnibank, Southeast, Denver	21.89	44	50	67
	DELAWARE				
36	First National Bank, Wyoming	13.17	87	83	27
	GEORGIA				
42	Hiawassee Bank	17.56	61	98	87
44	Bank of Gray	15.98	69	87	22
88	Farmers & Merchants Bank, Dublin	14.97	75	68	44
98	Bank of Columbia County, Harlem	16.79	65	43	73
	ILLINOIS				
51	First State Bank & Trust Co., Park Ridge	18.51	56	68	44
58	North Community Bank, Chicago	30.90	15	29	96
76	Elizabeth State Bank	26.85	23	86	4
80	Germantown Trust & Savings Bank	15.39	77	99	15
81	First National Bank, La Grange	20.68	51	65	49
83	First Bank & Trust Co., Palatine	21.47	48	61	51
	INDIANA				
92	Franklin County National Bank, Brookville	13.82	80	59	55
	IOWA				
20	West Des Moines State Bank	21.83	46	109	13
54	Mahaska State Bank, Oskaloosa	24.99	14	51	65
	KANSAS				
57	Lawrence National Bank & Trust Co.	20.65	52	65	50
59	Farmers Bank & Trust Co. NA, Great Bend	23.65	19	74	9
	KENTUCKY				
5	Kentucky Farmers Bank, Catlettsburg	14.50	77	86	25
96	Peoples Bank of Bullitt County, Shepherdsville	12.48	92	47	71
	LOUISIANA				
1	Tri State Bank & Trust, Haughton	67.04	1	203	2
65	Ouachita Bank, Markeville	16.96	8	90	96
	MICHIGAN				
27	First National Bank, East Lansing	28.90	20	94	14
66	Byron Center State Bank	15.13	74	68	44
	MINNESOTA				
15	Marquette Bank, Mound	17.77	58	69	31
29	Stearns County National Bank, Albany	24.31	16	51	65
	MISSISSIPPI				
41	Citizens Bank & Trust Co., Belzoni	28.81	13	80	29
48	First National Bank, Pontotoc	13.43	86	70	35
100	First National Bank of Holmes County, Lexington	15.91	67	52	64
	MISSOURI				
37	First Security Bank, Brookfield	26.94	28	69	41
38	Citizens National Bank, Maryville	29.13	18	83	27
	NEBRASKA				
77	McCook National Bank	13.78	81	80	29
	NEW YORK				
71	National Bank of Stamford	9.64	99	73	37
	NORTH CAROLINA				
40	Bank of Granite, Granite Falls	17.54	62	66	47
	NORTH DAKOTA				
79	First National Bank, Bowman	13.66	56	70	39
	OHIO				
11	Farmers Savings Bank, Spencer	10.06	98	171	5
28	First Bank of Marietta	12.22	94	89	69
32	First Citizens National Bank, Upper Sandusky	24.49	15	81	94
52	St. Henry Bank	12.71	89	124	10
93	Security National Bank & Trust Co., Springfield	13.39	57	66	72

1991 ROA RANK		ROE 1991	ROE Rank	Pre-tax Op. Inc. Per Empl.	Inc. P.E. Rank
	OKLAHOMA				
7	First State Bank, Harrah	38.64	5	86	24
21	Alva State Bank & Trust Co.	12.02	95	127	9
50	Sand Springs State Bank	23.24	41	57	58
62	Central National Bank, Alva	9.07	100	41	76
87	First Bank & Trust Co., Duncan	19.04	58	29	96
	OREGON				
8	Pioneer Trust Bank NA, Salem	20.11	56	87	22
31	Pacific Continental Bank, Eugene	21.53	46	43	73
	PENNSYLVANIA				
25	New Tripoli National Bank	14.74	76	105	14
78	Peoples Bank of Unity, Plum	13.46	85	53	61
	SOUTH DAKOTA				
2	Hurley State Bank, Sioux Falls	90.48	2	147	1
3	Bank of Hoven	45.56	3	141	8
17	First Interstate Bank of South Dakota NA, Sioux Falls	35.90	9	40	79
	TENNESSEE				
26	Marion Trust & Banking Co., Jasper	26.78	24	38	86
30	Citizens Bank, Carthage	15.13	73	93	17
49	Citizens Bank & Trust Co. of Granger County, Rutledge	16.84	64	60	53
70	Union Bank, Jamestown	13.64	84	75	35
74	Merchants State Bank, Humboldt	25.80	32	41	76
91	Hardeman County Bank, Bolivar	25.47	31	39	83
	TEXAS				
10	First State Bank, Columbus	31.10	97	153	6
12	Western National Bank, Odessa	31.87	14	59	55
13	First American Bank, Bryan	32.82	13	50	67
15	Texas Bank, Odessa	34.06	10	46	70
16	Fort Hood National Bank	33.08	12	25	99
18	Woodforest National Bank, Houston	37.91	6	40	79
33	City National Bank, Carrollton	25.84	29	35	90
35	First National Bank, Hebbronville	12.48	91	117	12
43	First National Bank, Newton	29.54	17	41	76
45	Citizens Bank, Rusk	23.30	40	79	31
46	Security State Bank, Pearsall	29.94	16	90	20
55	Del Rio National Bank	25.51	30	39	83
60	Security State Bank, Pharr	33.75	11	23	100
64	Mercantile Bank NA, Brownsville	43.80	4	40	79
68	Royal National Bank, Palestine	21.35	50	32	93
75	Fidelity Bank, Fort Worth	28.05	21	37	88
85	Citizens Bank & Trust Co., Baytown	25.99	26	35	90
90	First National Bank, Henrietta	20.42	54	69	41
94	First State Bank & Trust Co., Carthage	13.70	83	76	34
95	Pearland State Bank	15.64	68	59	55
97	Peoples National Bank, Pasadena	25.13	33	39	83
	UTAH				
23	Brighton Bank, Salt Lake City	24.03	37	40	79
73	Barnes Banking Co., Kaysville	13.90	79	53	61
	VIRGINIA				
39	Bank of Tidewater, Virginia Beach	21.41	49	35	90
56	Grundy National Bank	11.66	96	53	61
63	First National Bank, Clifton Forge	12.49	90	93	17
72	Tazewell National Bank	15.92	66	71	38
84	Bank of Southside Virginia, Carson	15.60	69	61	51
	WASHINGTON				
61	Bank of the Pacific, Long Beach	20.52	53	43	73
	WEST VIRGINIA				
4	First National Bank, Keystone	37.19	7	189	3
6	McDowell County National Bank, Welch	12.28	93	118	11
	WISCONSIN				
9	Citizens Bank, Delavan	14.32	78	229	1
53	Bank Alma	26.07	25	91	19
	WYOMING				
82	Jackson State Bank	27.02	22	66	47
89	Citizens National Bank & Trust Co., Torrington	17.37	63	79	31

Data source: All data provided by Sheshunoff Information Services Inc., Austin, Texas. **Large Community Bank**: An FDIC-insured commercial bank that had assets between $50 million and $500 million on Dec. 31, 1991. The bank may be independently owned or owned by a one-bank holding company or a multibank holding company. If the bank is owned by a multibank holding company, the consolidated total assets of that company cannot be greater than $500 million on Dec. 31, 1991. The bank must be profitable in each of the last three years. Data for U.S. subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital**: Net income for the year divided by average assets and average equity, respectively. **ROE Rank**: The return on average equity rank for the top 100 community banks in ROA. **Pre-tax Op. Inc. Per Empl.**: pre-tax operating income for the year divided by the number of employees at the end of the year. **Inc. P.E. Rank**: The 1991 pre-tax income per employee rank for the top 100 community banks in ROA. **(1)**— Owned by a 1 bank holding co. **(2)**— Owned by a multi-bank holding co.

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Top 100's Productivity Leaders

Based on pre-tax operating income per employee ($ 000)

		Income Per Empl. 1991	Income Per Empl. 1990	Overhd Ratio 1991	Overhd Ratio Rank
1	Citizens Bank, Delavan, Wis.	$229	172	1.22%	1
2	Tri State Banking & Trust, Haughton, La.	203	150	4.50	86
3	First National Bank, Keystone, W.Va.	189	122	1.96	17
4	Elizabeth State Bank, Ill.	186	185	1.31	2
5	Farmers Savings Bank, Spencer, Ohio	171	161	1.64	5
6	First State Bank, Columbus, Tex.	153	152	2.16	32
7	Hurley State Bank, Sioux Falls, S.D.	147	48	16.16	100
8	Bank of Hoven, S.D.	141	150	12.50	98
9	Alva State Bank & Trust Co., Okla.	127	95	1.72	8
10	St. Henry Bank, Ohio	124	108	1.71	7
11	McDowell County National Bank, Welch, W.Va.	118	86	1.94	16
12	First National Bank, Hebbronville, Tex.	117	90	1.83	12
13	West Des Moines State Bank, Iowa	109	105	2.12	30
14	New Tripoli National Bank, Pa.	105	93	1.89	14
15	Germantown Trust & Savings Bank, Ill.	99	81	1.58	4
16	First National Bank, East Lansing, Mich.	94	84	2.26	35
17	Citizens Bank, Carthage, Tenn.	93	86	1.44	3
18	First National Bank, Clifton Forge, Va.	93	76	1.96	17
19	Bank Alma, Wis.	91	82	1.75	10
20	Security State Bank, Pearsall, Tex.	90	53	2.09	27

Overhd ratio is overhead expense as a percentage of average total assets. **Overhd Ratio Rank** is bank's rank based on its overhead ratio.

Top 100's Fastest Growing

Based on asset growth from yearend 1988 to yearend 1991 ($ 000)

		3-year Asset Growth	Total Assets 12/91	NC Loan Ratio 12/91	NC Loan Rank
1	First Citizens National Bank, Upper Sandusky, Ohio	719.2%	$123,515	0.77%	62
2	Citizens Bank, Rusk, Tex.	244.0	178,953	0.06	10
3	United Security Bank NA, Fresno, Calif.	172.4	65,631	0.46	42
4	Texas Bank, Odessa	143.3	106,485	0.94	69
5	First State Bank, Harrah, Okla.	117.7	94,638	0.53	51
6	First National Bank, Newton, Tex.	95.2	51,722	0.27	32
7	First Interstate Bank South Dakota NA, Sioux Falls	78.7	184,203	3.13	98
8	Hurley State Bank, Sioux Falls, S.D.	77.1	232,841	2.50	97
9	Citizens Bank & Trust Co., Belzoni, Miss.	77.0	166,142	1.30	80
10	Omnibank Southeast, Denver	76.7	168,802	0.25	28
11	Peoples National Bank, Pasadena, Tex.	69.8	55,504	0.73	60
12	Fidelity Bank, Fort Worth, Tex.	69.7	86,686	0.57	46
13	Farmers Bank & Trust Co. NA, Great Bend, Kan.	68.0	105,015	0.59	48
14	Bank of Hoven, S.D.	64.6	92,356	1.36	84
15	Pacific Continental Bank, Eugene, Ore.	62.0	52,243	0.08	14
16	Bank of Tidewater, Virginia Beach, Va.	61.1	108,972	0.66	53
17	First Security Bank, Searcy, Ark.	58.5	211,974	0.66	53
18	Western National Bank, Odessa, Tex.	57.9	150,252	0.93	68
19	Germantown Trust & Savings Bank, Ill.	55.9	69,602	0.08	10
20	Peoples Bank of Unity, Plum, Pa.	54.3	204,620	0.68	57

NC Loan Ratio is noncurrent loans as a percentage of total assets. **NC Loan Rank** is bank's rank based on noncurrent loans as a percentage of total assets.

TABLES CONTINUE ON PAGE 12

The Top 100 Small Community Banks

Based on the return on average assets for 1991 (dollar amounts in thousands)

Rank 1991		Return On Avg. Assets 1991	Return On Avg. Assets 1990	Return On Avg. Equity 1991	Return On Avg. Equity 1990	Overhead as a % of Assets 1991	Loans as a % of Assets 12/31/91	Total Assets 12/31/91	3 Year Asset Gr. Rate 1988-91	Nonacr Loans as a % of assets 12/31/91	Net Income 1991	Net Income 1990	Full-time Empl. 12/31/91	Pre-tax Op. Inc. Per Empl. 1991	Pre-tax Op. Inc. Per Empl. 1990
1	Crested Butte State Bank, Colo.	3.47	4.25	44.32%	29.98%	5.40	54.88	23,708	58.5	0.09	705	407	15	47	31
2	City Center Bank, Aurora, Colo. †	3.34%	1.70%	45.49%	20.64%	6.77	67.07	19,782	15.5	0.51	650	284	26	40	20
3	Avery County Bank, Newland, N.C.	3.29	2.73	13.81%	11.58%	1.92	39.51	38,883	22.5	0.02	1,217	943	13	116	89
4	Republic Bank, Norman, Okla.	3.20	3.62%	28.90%	35.65%	4.19	54.36	35,023	41.4	1.17	1,063	1,003	25	50	58
5	Community Bank NA, Chillicothe, Mo. †	3.19	1.98%	43.89%	43.49%	3.10	66.95	33,872	9.1	2.35	1,057	1,048	18	96	93
6	First American Trust Co., Santa Ana, Calif.	3.13	3.48%	13.93%	14.64%	2.80	0.00	34,407	3.5	0.00	1,023	1,102	48	33	32
7	Midwest Trust & Savings Bank, Iowa	3.09%	3.57%	8.57%	12.92%	2.30	67.99	20,068	38.5	0.41	558	482	10	77	58
8	Bank of Holland, N.Y.	3.08	2.70%	13.82%	12.92%	2.65	44.44	28,122	15.6	1.46	808	153	8	118	13
9	Bank of Walnut, Miss.	3.03%	3.87%	8.62%	5.27%	3.38	44.52	12,262	28.8	3.35	367	210	6	93	44
10	Citizens National Bank, Houston †	3.01	4.02%	46.20%	22.82%	5.91	69.80	40,493	51.7	0.03	1,108	507	33	52	27
11	Fort Riley National Bank, Kan. †	3.00%	3.00%	20.98%	12.60%	6.73	29.76	23,896	26.5	0.00	236	107	5	49	23
12	First State Bank, Freeborn, Minn. †	2.98%	2.98%	44.60%	46.31%	2.59	60.28	8,860	94.9	0.33	455	324	15	46	39
13	Security Bank of Southwest Missouri, Cassville †	2.94%	2.94%	33.06%	29.71%	2.89	71.89	18,386	0.0	0.28	370	71	11	35	5
14	Merchants & Planters Bank, Homersville, Mo.	2.94%	4.88%	21.29%	4.70%	4.85	26.68	15,214	27.9	0.03	77	54	3	28	25
15	State Bank of Du Bois, Neb. †	2.91%	3.89%	10.39%	7.88%	2.67	19.53	3,461	7.8	2.64	707	681	11	64	76
16	First National Bank, Aspermont, Tex.	2.90%	2.49%	12.46%	12.99%	2.37	35.28	27,884	15.7	0.90	655	247	50	17	9
17	Miami Valley Bank, Quincy, Ohio	2.90%	3.76%	17.00%	21.41%	6.41	76.82	25,733	68.2	3.07	477	404	13	63	49
18	Security Bank of South Dakota NA, Fort Pierre †	2.90%	2.09%	11.68%	10.24%	3.60	63.46	19,776	28.5	0.85	255	226	8	34	32
19	Farmers State Bank, Rosendale, Mo.	2.90%	2.61%	23.42%	20.24%	3.64	63.80	11,067	31.7	0.03	1,236	578	27	61	23
20	Commercial Bank, De Kalb, Miss. †	2.89%	2.49%	6.14%	8.98%	1.96	22.80	28,611	11.5	0.69	679	903	11	90	102
21	First National Bank, Ely, Nev.	2.89%	2.07%	32.61%	25.78%	2.00	61.77	19,589	7.7	2.11	471	364	6	115	101
22	Citizens National Bank, Shelbyville, Mo. †	2.88%	3.42%	34.27%	21.56%	4.78	58.66	38,597	30.5	1.41	840	392	21	58	28
23	Woodcrest Bank, Houston	2.87%	2.39%	4.11%	11.58%	3.78	8.06	8,896	6.3	0.02	461	440	13	52	44
24	First State Bank, Fremont, Tex. †	2.87%	2.39%	18.46%	20.49%	4.25	33.94	48,724	125.7	0.18	863	403	31	39	26
25	Security State Bank, McCamey, Tex. †	2.87%	2.87%	16.67%	20.49%	4.25	33.94	48,724	125.7	0.18	863	403	31	39	26
26	Dekalb State Bank, Iowa	2.86%	2.86%	2.90%	3.06%	2.06	18.61	19,534	14.6	0.26	441	366	7	83	72
27	Bank of Commerce, Chouteau, Okla. †	2.86%	2.86%	26.36%	20.64%	4.81	53.39	14,895	24.3	0.46	345	263	16	30	23
28	Badger State Bank, Minn. †	2.85%	4.07%	38.74%	56.97%	3.23	47.74	15,833	27.0	0.28	347	194	8	53	34
29	First National Bank, Lindsay, Okla. †	2.85%	2.85%	16.81%	8.16%	2.51	17.47	21,579	10.7	0.13	571	468	13	51	45
30	First National Bank, Okeene, Okla.	2.84%	3.41%	19.04%	9.58%	4.64	27.67	48,116	10.1	0.72	1,163	947	15	113	91
31	Hanlon Community Bank, Colo. †	2.83%	2.83%	9.61%	15.49%	1.88	43.67	25,239	7.6	0.00	563	446	14	47	34
32	Union Bank & Trust Co., Livingston, Tenn. †	2.83%	2.48%	19.46%	44.90%	3.93	67.76	32,393	0.7	2.44	737	745	24	31	31
33	Mono Guaranty Bank, Okla. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
34	Sharon State Bank, Wis.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
35	Security Bank, Flower Mound, Tex.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
36	State Bank of Riverdale, Neb.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
37	First Southern National Bank, Jessamine, Nicholasville, Ky. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
38	Bank of Locust Grove, Okla. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
39	Mapleton Trust & Savings Bank, Iowa †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
40	Bank of Southwest Louisiana, Oakdale	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
41	Omnibank Parker Road, Aurora, Colo. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
42	Martell State Bank, Neb. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
43	First Bank of Immokalee, Fla.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
44	Sioux State Bank, Iowa †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
45	Farmers & Merchants Bank, Des Arc, Ark. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
46	Bank of Fordland, Mo.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
47	First National Bank of Howard County, Dierks, Ark. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
48	Peoples Bank & Trust Co. Pointe Coupee, New Roads, La. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
49	Bank of St. Edward, Neb. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
50	East Prospect State Bank, Penn.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
51	Peoples State Bank, Rocksprings, Tex.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
52	Bank of Union, Okla.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
53	Bank of Huntland, Tenn. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
54	Bank of Leeton, Mo.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
55	First National Bank, Wisner, Neb. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
56	Farmers State Bank, Humphrey, Neb. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
57	Bank of Montana, Chester †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
58	Omnibank Arvada, Colo. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
59	Hopeton State Bank, Okla.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
60	First Bank & Trust Co. Ft. Gibson, Okla. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
61	Fort Morgan State Bank, Colo. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
62	Peterfish Skibbs & Co., Virginia, Ill.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
63	First National Bank of Koomes, Okla.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
64	Citizens Bank, Oregon, Mo.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
65	Bank of Telluride, Colo. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
66	Donley County State Bank, Clarendon, Tex.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
67	First Bank of Apache, Okla. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
68	Miners State Bank, Frontenac, Kan. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
69	Green Lane State Bank, Spicer, Minn. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
70	Bank of Commerce, McLoud, Okla. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
71	First State Bank, Matador, Tex. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
72	Bank of Sumner, Wash. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
73	Scandia American Bank, Stanley, N.D. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
74	Bank of Overton, Neb. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
75	Iowa State Bank, Colmar	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
76	Citizens National Bank, Akron, Colo. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
77	First Bank of Ohio, Tiffin †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
78	Citizens State Bank, Galena, Kan.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
79	First State Bank of Dahlonega, Ga. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
80	Okemah National Bank, Okla. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
81	Dorsey State Bank, Abbeville, Ga.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
82	Security Bank of Colorado, Aurora †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
83	Regional Bank of Rifle NA, Colo.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
84	Bank of Millen, Ga. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
85	First National Bank, Aitkin, Minn. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
86	Farmers & Traders Bank, Mt. Olivet, Ky. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
87	Bank of Divisions, Miss.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
88	Commercial State Bank, Palmer, Tex.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
89	Farmers & Merchants National Bank, Fairview, Okla. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
90	Omnibank GP, Aurora, Colo. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
91	Farmers State Bank, Oakley, Kan. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
92	American National Bank, Mt. Pleasant, Tex.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
93	Commerce Bank of Dawson Springs, Ky. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
94	First State Bank, Gould, Okla. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
95	Wescorp Industrial National Bank, S. El Monte, Calif.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
96	First National Bank, Spring Mills, Pa.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
97	Peoples National Bank, Rural Valley, Pa.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
98	Bank of Sterling, Neb. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
99	Gadsden State Bank, Chattahoochee, Fla. †	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
100	Bank of Talmage, Neb.	2.82%	2.82%	9.11%	7.21%	2.82	27.25	20,072	4.0	0.14	465	566	8	71	83
	Median values for top 100 banks	**2.19**	**1.94**	**18.24**	**15.48**	**3.14**	**45.97**	**24,087**	**17.1**	**0.33**	**557**	**402**	**13**	**51**	**43**
	Mean values for top 100 banks	**2.30**	**1.93**	**20.93**	**17.42**	**3.51**	**46.31**	**25,264**	**22.8**	**0.78**	**586**	**444**	**15**	**62**	**47**
	Mean values all banks with assets less than $50 million†	**0.46**	**(0.04)**	**5.61**	**(0.58)**	**4.93**	**51.14**	**20,358**	**N.A.**	**1.10**	**77**	**(21)**	**18**	**6.4**	**2.8**

Data source: Sheshunoff Information Services Inc., Austin, Tex. **Small Community Bank.** An FDIC-insured commercial bank that accepts deposits and makes loans and had assets **less than or equal to $50 million** on Dec. 31, 1991. The bank may be independently owned, owned by a one-bank holding company, or owned by a multibank holding company with consolidated total assets of less than $50 million on Dec. 31, 1991. The bank must be profitable in each of the last three years. Less than full-service banks are excluded. **Returns on Average Assets and Average Equity Capital:** net income for the year divided by average assets and average equity, respectively. **Overhead as a % of Assets:** overhead expense divided by average total assets. **Loans as a % of Assets:** total loans divided by total assets. **Asset Growth Rate:** the percentage change in assets over the period Dec. 31, 1988 to Dec. 31, 1991. **Noncur. Loans as a % of Assets:** loans past due 90 or more days plus loans on a nonaccrual basis divided by total end-of-period assets. **Net income:** income after taxes but before extraordinary items. **Pre-tax op. inc. per empl.:** pre-tax operating income for the year divided by the number of employees at the end of the year. **(†)**— Owned by a 1 bank holding co. **(‡)**— Owned by a multi-bank holding co. **(‡)**— Data are for 6,940 banks with assets less than $50 million on Dec. 31, 1991, according to **BankSource**, a data base provided by **Ferguson & Co.**, Irving, Tex.

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The 100 Most Profitable Small Community Banks

Based on the return on average assets for 1991. The banks are listed geographically in order of their ROA within states and have been ranked by their return on average equity capital and pre-tax income per employee (dollar amounts in thousands)

1991 ROA Rank		ROE 1991	ROE Rank	Pre-tax Op. Inc. Per Empl.	Inc. P.E. Rank
	ALABAMA				
79	First State Bank of DeKalb County, Fort Payne	16.443	56	52	49
	ARKANSAS				
45	Farmers & Merchants Bank, Des Arc	9.038	95	56	42
47	First National Bank of Howard County, Dierks	3.981	70	38	16
	CALIFORNIA				
6	First American Trust Co., Santa Ana	13.947	71	33	81
95	Western Industrial National Bank, South El Monte	15.489	61	41	71
	COLORADO				
1	Crested Butte State Bank	43.529	4	47	60
2	City Center Bank, Aurora	45.691	2	46	72
31	Haxtun Community Bank	14.611	48	47	61
41	Omnibank Parker Road, Aurora	21.919	19	35	76
58	Omnibank Arvada	16.350	58	47	59
61	Fort Morgan State Bank	10.380	86	31	85
65	Bank of Telluride	26.111	32	56	51
76	Citizens National Bank, Akron	14.664	64	71	32
82	Security Bank of Colorado, Aurora	42.599	6	22	95
83	Regional Bank of Rifle NA	27.016	27	43	69
90	Omnibank Iliff, Aurora	15.113	78	58	54
	FLORIDA				
43	First Bank of Immokalee	17.426	54	42	70
99	Gadsden State Bank, Chattahoochee	17.934	51	55	44
	GEORGIA				
81	Dorsey State Bank, Abbeville	8.877	90	24	94
84	Bank of Millen	15.271	62	56	43
	ILLINOIS				
62	Peterfish Skiles & Co., Virginia	2.792	77	97	15
	IOWA				
7	Malvern Trust & Savings Bank	16.572	55	118	4
26	Ossian State Bank	12.881	82	83	24
39	Mapleton Trust & Savings Bank	14.698	66	98	13
44	Solon State Bank	10.964	92	75	28
75	Iowa State Bank, Calmar	10.649	89	82	25
	KANSAS				
11	Fort Riley National Bank	20.485	44	28	89
68	Miners State Bank, Frontenac	9.499	93	88	21
78	Citizens State Bank, Galena	28.648	20	24	93
91	Farmers State Bank, Oakley	22.815	37	60	40
	KENTUCKY				
37	First Southern National Bank Jessamine, Nicholasville	27.310	26	699	1
86	Farmers & Traders Bank, Mt. Olivet	23.492	35	50	53
93	Commerce Bank of Dawson Springs	20.891	46	52	46
	LOUISIANA				
40	Bank of Southwest Louisiana, Oakdale	54.454	12	12	100
48	Peoples Bank & Trust Co. Pointe Coupee, New Roads	35.796	10	32	83
	MINNESOTA				
12	First State Bank, Freeborn	44.970	3	49	56
28	Badger State Bank	98.174	1	53	46
69	Green Lake State Bank, Spicer	15.758	60	73	30
85	First National Bank, Arthur	28.205	31	38	75
	MISSISSIPPI				
9	Bank of Walnut	41.426	98	93	19
20	Commercial Bank, De Kalb	25.543	45	61	39
87	Bank of Okolona	11.905	83	67	33
	MISSOURI				
5	Community Bank NA, Chillicothe	43.168	5	96	17
13	Security Bank of Southwest Missouri, Caseville	33.982	14	46	62
14	Merchants & Planters Bank, Hornersville	21.252	41	35	78
19	Farmers State Bank, Rosendale	29.420	9	54	79
22	Citizens National Bank, Shelbyville	52.618	15	115	6
46	Bank of Fordland	14.340	67	35	77
54	Bank of Leeton	5.863	99	20	97
64	Citizens Bank, Oregon	14.639	65	97	14
	MONTANA				
57	Bank of Montana, Chester	23.845	34	99	12
	NEBRASKA				
15	State Bank of Du Bois	10.394	91	28	88
36	State Bank of Riverdale	7.900	97	103	11
42	Martell State Bank	28.252	25	45	65
49	Bank of St. Edward	13.352	74	113	8
55	First National Bank, Wisner	15.988	59	119	3
56	Farmers State Bank, Humphrey	21.026	42	86	22
74	Bank of Overton	31.378	17	29	87
98	Bank of Sterling	28.214	26	43	68
100	Bank of Talmage	3.430	100	12	99
	NEVADA				
21	First National Bank, Ely	6.314	98	90	20
	NEW YORK				
8	Bank of Holland	13.321	75	77	27
	NORTH CAROLINA				
3	Avery County Bank, Newland	13.816	73	116	5
	NORTH DAKOTA				
73	Scandia American Bank, Stanley	12.516	79	103	10
	OHIO				
17	Miami Valley Bank, Quincy	37.005	8	17	98
77	First Bank of Ohio, Tiffin	19.213	49	67	34
	OKLAHOMA				
4	Republic Bank Norman	28.309	23	90	52
27	Bank of Commerce, Choutaau	26.958	30	30	86
29	First National Bank, Lindsay	11.800	84	51	90
30	First National Bank, Okeene	10.692	88	113	7
33	Mono Guaranty Bank	9.157	94	71	31
38	Bank of Locust Grove	21.434	40	28	90
52	Bank of Union	12.540	76	75	29
59	Hopeton State Bank	10.829	87	79	26
60	First Bank & Trust Co., Fort Gibson	28.292	24	48	58
63	First National Bank, Konawa	12.070	81	49	55
67	First Bank of Apache	35.602	11	28	91
70	Bank of Commerce, McLoud	26.584	21	53	45
80	Okemah National Bank	13.995	69	46	63
89	Farmers & Merchants National Bank, Fairview	20.995	43	43	67
94	First State Bank, Gould	24.330	33	37	74
	PENNSYLVANIA				
50	East Prospect State Bank	16.732	57	104	9
96	First National Bank, Spring Mills	13.635	72	65	35
97	Peoples National Bank, Rural Valley	10.444	90	63	37
	SOUTH DAKOTA				
18	Security Bank of South Dakota NA, Fort Pierre	11.684	85	63	36
	TENNESSEE				
32	Union Bank & Trust Co., Livingston	39.462	6	31	84
53	Bank of Huntland	26.729	29	48	57
	TEXAS				
10	Citizens National Bank, Houston	46.209	1	52	47
16	First National Bank, Aspermont	12.456	80	84	23
23	Woodcreek Bank, Houston	34.275	13	58	41
24	First State Bank, Premont	14.119	68	52	48
25	Security State Bank, McCamey	36.673	9	39	73
35	Security Bank, Flower Mound	17.499	52	44	66
51	Peoples State Bank, Rocksprings	17.381	53	134	2
66	Donley County State Bank, Clarendon	22.508	38	45	64
71	First State Bank, Matador	15.230	63	21	96
88	Commercial State Bank, Palmer	30.074	19	32	82
92	American National Bank, Mt. Pleasant	28.453	22	27	92
	WASHINGTON				
72	Bank of Sumner	20.356	47	33	80
	WISCONSIN				
34	Sharon State Bank	11.498	86	94	18

Data source: Sheshunoff Information Services Inc., Austin, Tex. **Small Community Bank**: At least one insured commercial bank that accepts deposits and makes loans and that assets less than or equal to $50 million on Dec. 31, 1990. The bank may be independently owned, owned by a one-bank holding company, or owned by a multibank holding company with consolidated total assets of less than $500 million on Dec. 31, 1991. The bank must be profitable in each of the last three years, 1989-1991. U.S. bank subsidiaries of foreign banks are excluded. **Returns on Average Assets and Average Equity Capital**: net income for the year divided by average assets and average equity, respectively. **ROE Rank**: The return on average equity rank for the top 100 community banks in ROA. **Pre-tax Op. Inc. Per Empl.**: pre-tax operating income for the year divided by the number of employees at the end of the year. **Inc. P.E. Rank**: The 1991 pre-tax income per employee rank for the top 100 community banks in ROA.

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Top 100's Productivity Leaders

Based on pre-tax operating income per employee ($ 000)

		Income Per Empl. 1991	Income Per Empl. 1990	Overhd Ratio 1991	Overhd Ratio Rank
1	First Southern National Bank Jessamine, Nicholasville, Ky.	$ 699	29	1.58%	60
2	Peoples State Bank, Rocksprings, Tex.	134	97	1.55	2
3	First National Bank, Wisner, Neb.	119	115	1.89	9
4	Malvern Trust & Savings Bank, Iowa	118	13	2.65	35
5	Avery County Bank, Newland, N.C.	116	89	1.92	13
6	Citizens National Bank, Shelbyville, Mo.	115	101	2.00	14
7	First National Bank, Okeene, Okla.	113	91	1.64	4
8	Bank of St. Edward, Neb.	113	57	3.19	52
9	East Prospect State Bank, Pa.	104	102	2.29	22
10	Scandia American Bank, Stanley, N.D.	103	94	1.77	7
11	State Bank of Riverdale, Neb.	103	118	2.86	42
12	Bank of Montana, Chester	99	83	2.38	29
13	Mapleton Trust & Savings Bank, Iowa	98	98	2.29	23
14	Citizens Bank, Oregon, Mo.	97	110	3.45	58
15	Peterfish Skiles & Co., Virginia, Ill.	97	82	1.92	12
16	First National Bank of Howard County, Dierks, Ark.	96	68	1.64	5
17	Community Bank NA, Chillicothe, Mo.	96	93	3.10	48
18	Sharon State Bank, Wis.	94	63	1.57	3
19	Bank of Walnut, Miss.	93	44	3.38	56
20	First National Bank, Ely, Nev.	90	102	1.90	10

Overhd ratio is overhead expense as a percentage of average total assets. **Overhd Ratio Rank** is bank's rank based on its overhead ratio.

Top 100's Fastest Growing

Based on asset growth from yearend 1988 to yearend 1991 ($ 000)

		3-year Asset Growth	Total Assets 12/91	NC Loan Ratio 12/91	NC Loan Rank
1	Security State Bank, McCamey, Tex.	125.7%	$48,724	0.18%	40
2	Commercial State Bank, Palmer, Tex.	108.1	24,277	0.01	15
3	Security Bank of Southwest Missouri, Caseville	94.9	16,386	0.33	49
4	Regional Bank of Rifle NA, Colo.	93.4	33,045	0.42	56
5	Miami Valley Bank, Quincy, Ohio	88.2	25,733	0.90	73
6	Bank of Overton, Neb.	81.1	5,946	0.35	53
7	Farmers State Bank, Oakley, Kan.	79.3	45,722	0.03	22
8	Security Bank, Flower Mound, Tex.	73.1	30,111	0.74	70
9	Bank of Telluride, Colo.	69.9	32,821	0.33	49
10	First State Bank, Gould, Okla.	67.9	20,500	0.80	71
11	Crested Butte State Bank, Colo.	58.5	23,708	0.69	67
12	Citizens National Bank, Houston	51.7	40,493	0.03	22
13	First Bank of Ohio, Tiffin	50.3	46,144	0.43	57
14	Peoples State Bank, Rocksprings, Tex.	47.6	29,175	0.01	15
15	First Bank of Immokalee, Fla.	47.0	42,058	2.19	91
16	Omnibank Parker Road, Aurora, Colo.	44.9	24,486	1.01	76
17	First State Bank of DeKalb County, Fort Payne, Ala.	44.3	31,209	0.39	54
18	American National Bank, Mt. Pleasant, Tex.	43.8	20,934	0.50	59
19	Republic Bank Norman, Okla.	41.4	35,023	1.17	81
20	Bank of Sumner, Wash.	40.1	40,733	0.25	43

NC Loan Ratio is noncurrent loans as a percentage of total assets. **NC Loan Rank** is bank's rank based on noncurrent loans as a percentage of total assets.

Mergers Transform Paperless Payment System

By Jeffrey Kutler

ADD THE AUTOMATED clearing house to the list of banking activities being transformed by mergers and consolidations.

The *American Banker*'s latest ranking of banks in the paperless payment system reflects the sudden impact of industry restructuring.

Strong superregional powerhouses – growing by acquisition and aggressively marketing direct-deposit and bill-paying services – are shaking up the business and showing signs of potentially dominating it.

WHILE CHASE Manhattan Bank continues to originate more automated clearing house payments than any other institution, transaction data for 1991 show that Norwest Bank Minnesota and others cut into Chase's once seemingly insurmountable lead.

The Minnesota bank's parent, Norwest Corp., and Banc One Corp. of Columbus, Ohio, lead a pack of multibank holding companies that have built consolidated transaction volumes within striking distance of Chase's.

Citicorp also burst into the top echelons last year. After luring a big customer away from Chase, Citibank Delaware more than doubled its 1990 volume to rank fifth in the country.

The Delaware and New York Citibanks almost doubled their combined volume to place seventh in the holding-company standing.

But as a group, the superregionals overshadowed all other ACH developments last year.

"If Banc One, Norwest, and NationsBank pass Chase in the next two or three years, I wouldn't be surprised," said Diogo Teixeira, a bank technology consultant with Ernst & Young.

"They are in much more of a growth mode through acquisitions," he added.

Exemplifying the trend, Banc One last year acquired Marine Corp. of Springfield, Ill., which included the nation's third-largest ACH bank.

As a result, the Ohio-based holding company placed two subsidiaries in the national top 10. Three others were in the top 100.

Those five units, combined with another just outside the top 100 and a pending acquisition in Kentucky, initiated almost 80 million clearing house payments in 1991.

THAT WAS MORE than three times Banc One Corp.'s 1990 total and second among holding companies to Chase Manhattan Corp.'s 121 million in 1991.

Consolidating far-flung ACH operations, as many of the superregionals are planning to do, can yield economies of scale or other advantages in competition for corporations' payroll disbursements, insurance companies' automatic premium collections, and other business.

Mr. Teixeira, a partner in Ernst & Young's Center for Information Technology and Strategy in Boston, believes the automated clearing house has scale characteristics similar to credit cards or global custody – specialties that have become dominated by a relatively small number of organizations with transaction-processing strengths.

While any depository institution can receive a paperless credit or debit, and virtually any institution can initiate a simple transaction like a payroll deposit, the greatest opportunity for growth in originations and scale economies lies with the biggest wholesale and commercial banks.

Norwest, BankAmerica Corp. after its merger with Security Pacific Corp., NationsBank Corp., and Wachovia Corp. seem poised to parlay their acquisitive tendencies into especially large-scale clearing house operations.

Recent or pending acquisitions make First Union Corp. of Charlotte, N.C., Boatmen's Bancshares of St. Louis, and National City Corp. of Cleveland potential ACH superstars. □

STRONG SUPERREGIONAL POWERHOUSES ARE SHAKING UP THE BUSINESS.

CONSOLIDATING FAR-FLUNG ACH OPERATIONS CAN YIELD ECONOMIES OF SCALE.

Top Originators of ACH Payments

Rank 1991	Rank 1990*		Debit transactions	Credit transactions	Total transactions	Annual growth
1	1	Chase Manhattan Bank NA, New York	97 066 483	20 096 567	117 163 050	11 %
2	3	Norwest Bank Minnesota NA, Minneapolis	34 075 478	16 115 042	50 190 520	33
3	2	Bank One, Springfield, Ill.	42 681 343	1 217 452	43 898 795	11
4	4	Bank of America NT&SA, San Francisco	20 424 270	21 680 303	42 104 573	18
5	13	Citibank Delaware, New Castle	N A	N A	25 771 332	124
6	7	Wachovia Bank of Georgia NA, Atlanta	4 641 793	20 408 160	25 049 953	91
7	6	Mellon Bank NA, Pittsburgh	7 761 273	16 979 631	24 740 904	24
8	5	Northern Trust Co., Chicago	10 801 014	14 140 163	24 441 177	11
9	8	Bank One, Columbus NA, Ohio	13 987 769	5 929 089	19 916 858	26
10	14	Connecticut National Bank, Hartford	3 863 522	13 164 514	17 028 036	53
11	9	First National Bank of Chicago	11 102 313	5 532 257	16 634 570	30
12	10	Harris Trust & Savings Bank, Chicago	10 299 411	6 263 078	16 572 489	31
13	12	First National Bank of Boston	3 497 400	10 029 356	13 526 756	13
14	11	First Bank NA, Minneapolis	6 117 857	6 985 279	13 103 176	10
15	17	Chemical Bank, New York	4 890 097	8 118 814	12 978 911	25
16	15	Security Pacific National Bank, Los Angeles	5 438 670	7 319 989	12 758 659	16
17	18	First National Bank, Omaha	8 960 154	3 288 789	12 248 943	19
18	16	Wells Fargo Bank NA, San Francisco	3 516 662	8 708 479	12 225 141	18
19	19	Wachovia Bank of North Carolina NA, Winston-Salem	6 788 494	4 352 282	11 140 776	8
20	20	NationsBank of Texas, NA, Dallas	4 310 103	6 789 268	11 109 371	18
21	21	CoreStates Financial Corp., Philadelphia	N A	N A	10 407 807	18
22	32	First Union National Bank of Florida, Jacksonville	4 900 852	5 145 138	10 141 990	157
23	26	United Bank of Denver NA	5 149 046	4 935 052	10 084 108	29
24	24	Citibank NA, New York	N A	N A	10 069 452	24
25	22	NationsBank of Georgia, NA, Atlanta	2 191 281	7 508 696	9 699 977	16
26	23	Manufacturers Hanover Trust Co., New York	2 936 774	6 343 452	9 280 226	12
27	27	Texas Commerce Bank NA, Houston	4 426 145	4 806 246	9 232 393	23
28	25	NBD Bank NA, Detroit	2 855 802	6 319 104	9 174 906	14
29	30	AmSouth Bank NA, Birmingham, Ala.	7 036 252	2 100 188	9 136 440	37
30	37	First Union National Bank of North Carolina, Charlotte	4 616 867	4 475 696	9 092 563	49
31	29	First National Bank of Maryland, Baltimore	2 928 000	5 805 000	8 733 000	17
32	28	Trust Company Bank, Atlanta	5 350 660	2 900 536	8 251 196	11
33	31	Boatmen's First National Bank, Kansas City, Mo.	7 150 929	791 928	7 942 857	20
34	33	National City Bank, Cleveland	4 667 026	3 187 612	7 854 638	23
35	34	Continental Bank NA, Chicago	3 854 437	3 863 522	7 717 959	24
36	41	Boatmen's National Bank, St. Louis	3 886 439	3 447 789	7 333 228	37
37	43	First Wisconsin National Bank, Milwaukee	3 040 568	4 130 992	7 171 560	49
38	38	First Interstate Bank of California, Los Angeles	1 773 781	4 855 231	6 629 012	18
39	36	First City, Texas-Houston NA	4 668 925	1 640 434	6 309 359	10
40	35	Norwest Bank Iowa NA, Des Moines	3 332 926	2 565 982	5 898 908	(5)
41	39	Valley National Bank of Arizona, Phoenix	3 194 375	2 540 779	5 735 154	2
42	62	Michigan National Bank, Farmington Hills	3 879 494	1 842 666	5 722 160	67
43	45	NationsBank of North Carolina NA, Charlotte	2 191 328	3 497 632	5 688 960	27
44	66	Colorado National Bank, Denver	3 066 643	2 509 073	5 575 716	73
45	50	Pittsburgh National Bank	1 508 352	4 017 608	5 525 960	36
46	95	FirsTier Bank NA, Lincoln, Neb.	4 272 244	1 192 512	5 464 756	98
47	71	Bank of Hawaii, Honolulu	3 351 336	1 947 564	5 298 900	73
48	61	First Tennessee Bank NA, Memphis	1 319 985	3 916 573	5 236 558	53
49	59	Boatmen's First National Bank, Oklahoma City	4 319 490	632 800	4 952 290	40
50	49	M&I Marshall & Ilsley Bank, Milwaukee	1 561 632	3 316 800	4 878 432	18
51	46	First Interstate Bank of Denver NA	N A	N A	4 791 000	8
52	60	Citizens Fidelity Bank & Trust Co., Louisville	1 132 000	3 640 000	4 772 000	37
53	51	Sovran Bank NA, Richmond	1 354 416	3 374 867	4 729 283	17
54	48	Ameritrust Co. NA, Cleveland	2 321 642	2 373 003	4 694 645	8
55	52	First Fidelity Bank NA, Newark, N.J.	420 196	4 248 648	4 668 844	17
56	47	United Jersey Bank, Hackensack	1 737 143	2 858 443	4 595 586	6
57	77	Manufacturers National Bank, Detroit	3 068 997	1 558 630	4 627 627	61
58	42	Fifth Third Bank, Cincinnati	590 235	4 021 403	4 611 638	(5)
59	81	Bank One, Texas NA, Dallas	1 659 678	2 674 457	4 364 135	57
60	56	NCNB National Bank of Florida, Tampa	1 126 417	3 224 811	4 351 228	21
61	44	Fleet Bank NA, Hartford	764 610	3 456 069	4 259 679	(11)
62	54	Morgan Guaranty Trust Co., New York	1 298 415	2 919 849	4 208 264	16
63	58	Chase Lincoln First Bank NA, Rochester, N.Y.	465 003	3 604 349	4 069 352	15
64	53	Commerce Bank of Kansas City NA	3 036 161	969 785	4 005 946	8
65	86	Union Bank, San Francisco	1 562 648	2 410 446	3 973 294	59
66	65	Society National Bank, Cleveland	1 039 113	2 914 151	3 953 264	22
67	64	Seattle-First National Bank	1 839 239	2 106 327	3 945 566	22
68	63	First Security Bank of Utah NA, Salt Lake City	2 262 017	1 593 625	3 855 642	14
69	-	BayBank, Boston	1 151 359	2 672 052	3 823 391	*
70	55	Central National Bank, Waco, Tex.	N A	N A	3 764 625	5
71	57	Deposit Guaranty National Bank, Jackson, Miss.	3 565 155	166 831	3 731 986	5
72	83	Western Bank, Sioux Falls, S.D.	3 559 803	155 692	3 715 495	40
73	67	Norwest Bank Nebraska NA, Omaha	3 409 563	302 399	3 711 962	16
74	69	Bank of New York	1 679 581	1 978 064	3 657 645	19
75	70	Bank Ohio, Dayton NA, Ohio	714 778	2 842 295	3 557 073	16
76	78	State Street Bank & Trust Co., Boston	1 310 303	2 226 805	3 537 108	26
77	76	INB National Bank, Indianapolis	1 743 708	1 625 106	3 368 814	17
78	85	American Security Bank NA, Washington	1 050 000	2 277 000	3 327 000	31
79	72	First Interstate Bank of Arizona NA, Phoenix	1 366 586	1 850 907	3 217 493	7
80	-	Bank One, Milwaukee NA	1 981 066	1 186 932	3 167 998	*
81	89	Huntington National Bank, Columbus, Ohio	1 280 383	1 778 496	3 058 879	16
82	73	Mercantile Bank of St. Louis NA	2 234 717	757 455	2 992 172	0
83	68	Maryland National Bank, Baltimore	710 000	2 212 000	2 922 000	(10)
84	75	Bank South NA, Atlanta	1 800 200	1 038 176	2 838 376	(4)
85	92	United Missouri Bank NA, Kansas City	1 407 364	1 364 700	2 772 064	23
86	91	Security Pacific Bank Washington NA, Seattle	411 086	2 366 805	2 777 891	20
87	89	First Interstate Bank of Oregon NA, Portland	N A	N A	2 748 402	16
88	87	Bankers Trust Co., New York	739 489	1 922 690	2 662 179	8
89	100	United States National Bank, Portland, Ore.	1 636 616	995 785	2 632 401	59
90	88	Crestar Bank, Richmond	633 999	1 995 918	2 629 917	11
91	90	Star Bank NA, Cincinnati	1 542 794	1 074 827	2 617 621	11
92	97	First National Bank of Louisville	1 200 000	1 413 000	2 613 000	32
93	-	AAL Member Credit Union, Appleton, Wis.	2 398 272	183 000	2 581 332	44
94	104	Security Pacific Bank Arizona, Phoenix	682 542	1 800 906	2 483 448	46
95	94	Citizens & Southern National Bank, Columbia, S.C.	N A	N A	2 428 089	10
96	96	Signet Bank/Maryland, Baltimore	1 833 000	530 000	2 363 000	17
97	102	South Carolina National Bank, Columbia	N A	N A	2 282 792	30
98	82	Fleet Bank of Massachusetts NA, Boston	522 608	1 752 695	2 275 303	(16)
99	99	Marine Midland Bank NA, Buffalo	402 330	1 872 012	2 274 342	18
100	-	National Westminster Bancorp, New York	818 892	1 442 147	2 261 039	*

Most data obtained from regional automated clearing houses. Some were confirmed by, or obtained directly from, the originating banks. N.A. – not available.
*Comparative data for 1990 not available.

Bank Holding Companies

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By Karen Gullo

LARGE REGIONAL BANKS returned to their historic place as the most profitable of the nation's biggest bank companies in 1991, according to *American Banker*'s annual survey of profit ratios.

The 25 regionals – defined as bank companies with assets between $10 billion and $20 billion – earned 49 cents on every $100 of assets last year, up from 45 cents per $100 in 1990.

Return on equity fell to $6.24 per $100, from $6.36, lamentable for investors but not as steep as the drop experienced by bigger banks.

These figures are well below the 1% return on assets and 15% on equity that Wall Street seeks as a standard from healthy banks.

THE REGIONAL BANKS, however, did far better last year than the 23 superregional banks and eight money-center banks in the survey.

Superregionals, defined as bank companies with at least $20 billion of assets and large retail networks, saw their mean return on assets fall last year to 0.43%, from 0.46%, and return on equity to 5.73%, from 7.19%.

Money-centers, defined as bank companies with a stronger reliance than superregionals on purchased funds and corporate lending, saw their mean return on assets fall five basis points last year to 0.40% and their mean return on equity plummet to 7.03%, from 9.32%.

THAT'S A SWITCH from 1990, when the money-center bank companies, for only the second time in a decade, outpointed their superregional and regional peers in terms of profitability.

"If you go back in time, regionals have been consistently more profitable than their money-center counterparts," said James McDermott, president of Keefe, Bruyette & Woods, a New York investment bank. "They stick to their regional markets and they know their customers."

The categorical breakdown of profitability, to be sure, obscures wide differences within and among the groups.

For example, New York money-centers Bankers Trust New York Corp. and J.P. Morgan & Co. were the strongest return-on-equity performers among the 56 banks surveyed.

Banc One Corp., the Ohio-based superregional, maintained its top position as the bank with the best return on assets, earning $1.56 for each $100 of its assets. It has been the top ROA performer for six years in a row.

Moreover, almost half of the 25 institutions listed as large regionals had returns on assets that exceeded or were close to 1%, though the mean for the group was pulled down to 0.49% because of poor performances from banks in the Northeast and Middle Atlantic states.

Many of the performance distinctions reflected regional economies as much as size. Institutions in the Midwest, as a rule, fared well last year, because the recession did not hit the region as hard as it did other parts of the country.

As a consequence, banks there had to set aside less money for potential loan problems than many of their peers in other regions.

Following close behind Banc One in outstanding performance was Milwaukee-based Firstar Corp., the third-best ROA performer and fifth-best in ROE among all banks. Firstar, analysts said, made big strides in reducing nonperforming assets last year.

SunTrust Banks, Inc., Atlanta, Ga., came in fourth place.

ON AN INDIVIDUAL basis, some of the most dramatic changes in performance year-over-year came from banks that appear to have put major credit problems behind them or specialize in products that are not dependent on lending.

Philadelphia-based PNC Financial Corp., for example, saw its return on assets soar to 0.91% in 1991, from 0.16% in 1990. The bank reduced its loan loss provision to $428 million in 1991 from $760.5 million in 1990.

"The pivotal item remained the high level of provisions," said Mr. McDermott. "The banks that did better had the lower provisions."

In the specialization category, State Street Boston Corp., which makes most of its profits from fee-based processing services, again proved its mettle.

The New England-based company trailed only Banc One in return on assets among all banks surveyed, earning $1.20 for every $100 of assets.

ITS RETURN OF $18.02 for every $100 of equity also put it among the top four banks.

On the other hand, many banks in regions hit hard by the recession showed the most dramatic declines in performance.

Mounting credit problems sent Wells Fargo & Co.'s return on assets plummeting from 1.39% in 1990 – good enough for second place among all banks surveyed – to 0.04% last year. □

1991 Performance of Top U.S. Banking Companies

Money Center Banks

Return on Average Assets

Rank 1991	Rank 1990		ROA 1991	ROA 1990
1	1	Bankers Trust New York Corp.	1.09	1.04
2	2	J.P. Morgan & Co., Inc.	1.05	0.98
3	3	Republic New York Corp.	0.73	0.65
4	9	Chase Manhattan Corp.	0.52	-0.31
5	4	First Chicago Corp.	0.22	0.47
6	5	Chemical Banking Corp.	0.11	0.30‡
7	6	Citicorp	0.21	0.20
8	8	Continental Bank Corp.	-0.31	0.25
		Mean Values for Group	0.40	0.45
		Median Values for Group	0.37	0.39
		DROPPING OUT OF THE PANEL		
	7	Manufacturers Hanover Corp.†		0.21

Return on Average Equity

Rank 1991	Rank 1990		ROE 1991	ROE 1990
1	1	Bankers Trust New York Corp.	23.10	26.74
2	2	J.P. Morgan & Co., Inc.	21.90	21.90
3	3	Republic New York Corp.	14.20	14.50
4	9	Chase Manhattan Corp.	10.50	10.03
5	4	First Chicago Corp.	3.21	9.37
6	5	Chemical Banking Corp.	0.33	5.36‡
7	6	Citicorp	7.78	3.75
8	8	Continental Bank Corp.	-9.22	2.95
		Mean Values for Group	7.03	9.32
		Median Values for Group	6.86	7.38
		DROPPING OUT OF THE PANEL		
	7	Manufacturers Hanover Corp.†		3.04

Nonperforming Assets Ratio

Rank 1991	Rank 1990		Ratio 1991	Ratio 1990
1	1	Republic New York Corp.	0.56	0.56
2	2	J.P. Morgan & Co., Inc.	0.62	1.06
3	4	First Chicago Corp.	2.66	2.72
4	5	Bankers Trust New York Corp.	3.26	2.97
5	3	Continental Bank Corp.	3.39	2.65
6	6	Chemical Banking Corp.	4.43	4.92‡
7	7	Chase Manhattan Corp.	5.36	5.52
8	9	Citicorp	6.40	6.05
		Mean Values for Group	3.34	3.31
		Median Values for Group	3.33	2.85
		DROPPING OUT OF THE PANEL		
	8	Manufacturers Hanover Corp.†		5.54

Superregional Banks

Return on Average Assets

Rank 1991	Rank 1990		ROA 1991	ROA 1990
1	1	Bank One Corp.	1.56	1.53
2	3	SunTrust Banks, Inc.	1.13	1.13
3	15	Norwest Corp.	1.10	0.34‡
4	5	NBD Bancorp., Inc.	1.03	1.06
5	13	CoreStates Financial Corp.	1.03	0.50
6	6	BankAmerica Corp.	0.99	1.04
7	7	National City Corp.	0.97	1.02
8	12	Mellon Bank Corp.	0.96	0.58
9	8	PNC Financial Corp.	0.91	0.16
10	9†	KeyCorp†	0.86	0.89
11	10	First Union Corp.	0.77	0.79
12	19	First Fidelity Bancorp.	0.77	0.02
13	4	Wachovia Corp.	0.72	1.13‡
14	16	Barnett Banks, Inc.	0.39	0.22
15	11	Bank of New York Co., Inc.	0.29	0.63
16	20	Fleet/Norstar Financial Group	0.25	0.21
17	14	NationsBank Corp.	0.17	0.50‡
18	2	Wells Fargo & Co.	0.04	1.39
19	22	Bank of Boston Corp.	0.03	1.08
20	9	First Interstate Bancorp.	-0.59	0.66
21	21	Shawmut National Corp.	-0.76	0.52
22	17	Security Pacific Corp.	-0.95	0.18
23	23	National Westminster Bancorp.	-1.66	1.54
		Mean Values for Group	0.43	0.46
		Median Values for Group	0.77	0.58
		DROPPING OUT OF THE PANEL		
	15	C&S Sovran Corp.†		0.46

Return on Average Equity

Rank 1991	Rank 1990		ROE 1991	ROE 1990
1	15	Norwest Corp.	18.57	6.01‡
2	2	BankAmerica Corp.	17.14	20.00
3	4	Banc One Corp.	16.58	16.24
4	14	CoreStates Financial Corp.†	15.63	7.68
5	13	Mellon Bank Corp.	15.62	9.28
6	5	SunTrust Banks, Inc.	15.22	15.95
7	9†	KeyCorp†	14.71	14.50
8	19	First Fidelity Bancorp.	14.35	1.42
9	7	NBD Bancorp., Inc.	14.35	15.40
10	18	PNC Financial Corp.	14.02	2.46
11	8	National City Corp.	13.18	14.95
12	10	First Union Corp., Inc.	11.85	12.50
13	6	Wachovia Corp.	9.32	15.45‡
14	16	Barnett Banks, Inc.	6.89	4.14
15	20	Fleet/Norstar Financial Gp.	4.02	3.93
16	11	Bank of New York Co., Inc.	3.61	11.31
17	12	NationsBank Corp.	2.69	9.56‡
18	1	Wells Fargo & Co.	0.07	25.07
19	23	Bank of Boston Corp.	2.92	22.91
20	3	First Interstate Bancorp.	13.96	19.56
21	21	Shawmut National Corp.	16.37	9.95
22	17	Security Pacific Corp.	20.40	2.85
23	23	National Westminster Bancorp.	22.38	19.37
		Mean Values for Group	5.73	7.19
		Median Values for Group	11.85	9.56
		DROPPING OUT OF THE PANEL		
	15	C&S Sovran Corp.†		7.19

Nonperforming Assets Ratio

Rank 1991	Rank 1990		Ratio 1991	Ratio 1990
1	2	Wachovia Corp.	0.94	0.75‡
2	4	Norwest Corp.	0.95	1.40‡
3	1	NBD Bancorp., Inc.	0.99	0.72
4	6	Banc One Corp.	1.27	1.46
5	3†	KeyCorp†	1.60	1.33
6	7	National City Corp.	1.69	1.50
7	9	SunTrust Banks, Inc.	1.95	1.81
8	8	CoreStates Financial Corp.	2.07	1.78
9	14	PNC Financial Corp.	2.41	2.87
10	5	NationsBank Corp.	2.54	1.42‡
11	10	First Union Corp., Inc.	2.61	1.99
12	12	Barnett Banks, Inc.	2.93	2.55
13	16	First Fidelity Bancorp.	3.07	3.13
14	15	BankAmerica Corp.	3.12	3.04
15	13	Mellon Bank Corp.	3.18	2.72
16	18	First Interstate Bancorp.	3.25	3.41
17	19	Bank of New York Co., Inc.	3.43	3.51
18	20	Fleet/Norstar Financial Gp.	3.54	4.26
19	11	Wells Fargo & Co.	4.49	2.54
20	22	Bank of Boston Corp.	5.65	6.01
21	17	Security Pacific Corp.	5.73	3.30
22	23	Shawmut National Corp.	6.56	7.11
23	21	National Westminster Bancorp.	7.03	5.52
		Mean Values for Group	3.09	2.79
		Median Values for Group	2.93	2.55
		DROPPING OUT OF THE PANEL		
	4	C&S Sovran Corp.†		1.37

Large Regional Banks

Return on Average Assets

Rank 1991	Rank 1990		ROA 1991	ROA 1990
1	1	State Street Boston Corp.	1.20	1.15
2	3†	Firstar Corp.†	1.16	1.06‡
3	2	Comerica, Inc.	1.12	1.06
4	13	First Bank System, Inc.	1.09	0.66
5	6	Society Corp.	1.09	1.03
6	4	U.S. Bancorp.	1.06	1.04
7	9	Northern Trust Corp.	1.05	0.99
8	5	Bancorp Hawaii, Inc.	1.04	1.04
9	8	Manufacturers National Corp.	1.02	1.00
10	13	Huntington Bancshares	1.00	0.73
11	12†	SouthTrust Corp.†	0.96	0.85
11	7	First of America Bank Corp.	0.96	1.01
13	10	Boatmen's Bancshares, Inc.	0.92	0.92
14	19	Meridian Bancorp, Inc.	0.90	0.19
15	15	Harris Bankcorp, Inc.	0.80	0.65
16	11	Union Bank	0.56	0.92
17	17	Michigan National Corp.	0.47	0.42
18	20	Valley National Corp.	0.34	0.07
19	15	Crestar Financial Corp.	0.30	0.52
20	21	UJB Financial	0.17	-0.04
21	18	Signet Banking Corp.	-0.22	0.34
22	25†	MNC Financial, Inc.†	-0.37	1.67
23	23	Ameritrust Corp.	-0.82	0.87
24	24†	Marine Midland Banks, Inc.†	1.06	1.18
25	22†	Midlantic Corp.†	2.49	0.82
		Mean Values for Group	0.49	0.44
		Median Values for Group	0.96	0.73
		DROPPING OUT OF THE PANEL		
	21	Dominion Bankshares Corp.†	0.21	0.36
	22	BayBanks, Inc.†	0.10	0.70
	24	First City Bancorp of Texas, Inc.†	1.94	1.18
	25	First American Bancshares, Inc.†	1.67*	1.62
	26	Southeast Banking Corp.†		1.28

Return on Average Equity

Rank 1991	Rank 1990		ROE 1991	ROE 1990
1	1	Northern Trust Corp.	19.01	19.79
2	2	State Street Boston Corp.	18.02	18.14
3	4	Bancorp Hawaii, Inc.	16.50	17.06
3	3	Comerica, Inc.	16.50	17.64
5	14*	Firstar Corp.†	15.85	14.42‡
6	6	Society Corp.	15.36	16.17
7	8	Manufacturers National Corp.	15.31	15.66
8	13	First Bank System, Inc.	15.29	11.95
9	11*	SouthTrust Corp.†	15.21	13.29
10	7	U.S. Bancorp.	14.66	16.04
11	13	Huntington Bancshares	14.29	11.05
12	9	First of America Bank Corp.	13.91	14.75
13	19	Meridian Bancorp, Inc.	13.74	3.14
14	15	Harris Bankcorp, Inc.	12.70	10.55
15	12	Boatmen's Bancshares, Inc.	11.86	12.10
16	5	Union Bank	9.27	16.23
17	20	Valley National Corp.	7.05	1.65
18	17	Michigan National Corp.	6.74	6.49
19	16	Crestar Financial Corp.	4.19	7.99
20	21	UJB Financial Corp.	2.60	-0.91
21	17	Signet Banking Corp.	3.43	5.48
22	25*	MNC Financial, Inc.†	6.53	30.72
23	23	Ameritrust Corp.	15.62	14.64
24	24†	Marine Midland Banks, Inc.†	20.81	28.12
25	22*	Midlantic Corp.†	55.64	14.19
		Mean Values for Group	6.24	6.38
		Median Values for Group	13.81	12.10
		DROPPING OUT OF THE PANEL		
	21	Dominion Bankshares Corp.†	3.50	6.45
	22	BayBanks, Inc.†	1.96	12.67
	26	First City Bancorp of Texas, Inc.†	110.5	29.69
	24	First American Bancshares, Inc.†	25.28*	21.54
	25	Southeast Banking Corp.†		29.34

Nonperforming Assets Ratio

Rank 1991	Rank 1990		Ratio 1991	Ratio 1990
1	1	Bancorp Hawaii, Inc.	0.37	0.33
1	2	State Street Boston Corp.	0.37	0.62
3	3	Northern Trust Corp.	0.71	0.63
4	6	Comerica, Inc.	0.82	0.66
5	7*	Firstar Corp.†	0.88	1.15‡
6	5	Manufacturers National Corp.	0.89	0.83
7	4	First of America Bank Corp.	0.90	0.68
8	10	Society Corp.	1.23	1.35
9	8	Harris Bankcorp, Inc.	1.27	1.31
10	8†	SouthTrust Corp.†	1.40	1.23
11	13	Boatmen's Bancshares, Inc.	1.76	1.42
12	9	Huntington Bancshares	1.83	1.26
13	17	First Bank System, Inc.	1.84	2.05
14	12	Meridian Bancorp, Inc.	1.97	1.39
15	14	U.S. Bancorp.	2.04	1.79
16	16	Crestar Financial Corp.	2.95	2.00
16	18	Signet Banking Corp.	2.95	2.38
18	19	Michigan National Corp.	3.07	2.77
19	22	Valley National Corp.	3.13	4.57
20	15	Union Bank	4.00	1.87
21	21	Ameritrust Corp.	4.30	4.24
22	22	UJB Financial	4.31	4.03
23	25*	Marine Midland Banks, Inc.†	7.70	7.32
24	23*	Midlantic Corp.†	9.97	6.26
25	24†	MNC Financial, Inc.†	10.16	6.91
		Mean Values for Group	2.83	2.37
		Median Values for Group	1.84	1.42
		DROPPING OUT OF THE PANEL		
	19	Dominion Bankshares Corp.†	4.19	3.23
	26	BayBanks, Inc.†	5.33	5.39
	20	First City Bancorp of Texas, Inc.†	6.71	3.70
	21	First American Bancshares, Inc.†	7.02*	3.88
	25	Southeast Banking Corp.†		4.86

Data Sources: SNL Securities, Hoboken, N.J., and American Banker's annual performance survey. Please note: there are several important changes in this year's presentation. First, there were several significant mergers last year among panel members. And the 1990 data, rankings, and averages have been restated for these mergers. Also, the 1990 rankings and averages have been restated for additions to and deletions from the respective panels. (‡)— Restated to reflect major 1991 acquisition. (*)— Bank was in the "Superregionals" panel last year. (†)— Bank was in the "Large Regionals" panel last year. (*)— Bank had assets less than $10 billion in 1990. (†)— Acquired by another institution. (*)— Assets dipped below $10 billion at yearend 1991. (*)— Yearend data not available, so federal regulatory (Y 9C) data for Sept. 30, 1991, were used. Source of those data were BankSource, a federal regulatory data base provided by W.C. Ferguson & Co., Irving Tex. Definitions and methodology: For a complete description of the information contained in this table, see the footnotes on page 6.

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1991 Performance of Top U.S. Banking Companies

BANK HOLDING COMPANIES

How the Market Looks at Banks

Mkt Book Rank 1991	Mkt Book Rank 1990		Ratio of Market to Book Value 1991	Ratio of Market to Book Value 1990	Price Earnings Multiple 1991	Price Earnings Multiple 1990	Dividend Yield (%) 1991	Dividend Yield (%) 1990
		Money Center Banks						
1	1	J.P. Morgan & Co., Inc.	233.30	175.50	11.83	8.52	3.18	4.46
2	2	Bankers Trust New York Corp.	182.50	141.30	8.23	5.56	4.39	5.86
3	3	Republic New York Corp.	158.40	124.00	12.02	9.09	2.13	2.67
4	4	First Chicago Corp.	70.60	45.50	21.41	4.97	8.12	12.12
5	5	Chemical Banking Corp.	68.50	32.60	193.18	5.84	5.64	9.30
6	6	Chase Manhattan Corp.	56.30	35.50	5.53	NM	6.96	11.43
7	7	Citicorp	48.90	51.90	NM	12.75	0.00	14.10
8	8	Continental Bank Corp., Chicago	44.90	37.40	NM	12.68	6.40	11.27
		Mean Values for Group	**107.92**	**80.46**	**128.27**	**8.49**	**4.60**	**8.90**
		Median Values for Group	**69.55**	**39.05**	**12.02**	**8.51**	**4.60**	**9.30**
		DROPPING OUT OF THE LISTING						
	4	Manufacturers Hanover Corp.[4]		54.30		16.63		15.53
		Superregional Banking Firms						
1	1	Banc One Corp.	249.20	153.30	16.44	10.13	2.20	3.75
2	3	Norwest Corp.	211.50	142.00	12.50	23.33	2.74	4.43
3	5	SunTrust Banks, Inc.	200.20	125.10	13.75	8.27	2.51	4.04
4	2	Wachovia Corp.	199.60	148.90	21.93	10.39	3.17	4.01
5	6	CoreStates Financial Corp.	170.40	125.00	11.43	15.41	4.18	6.05
6	4	NBD Bancorp, Inc.	165.80	132.10	12.24	9.09	3.14	4.24
7	10[2]	KeyCorp[2]	162.20	92.70	11.53	6.70	3.24	5.85
8	13	PNC Financial Corp.	154.40	80.70	12.11	29.62	4.50	9.80
9	11	NationsBank Corp.	150.80	83.80	53.45	8.76	3.64	6.47
10	18	Fleet/Norstar Financial Group	137.10	62.30	37.13	NM	3.22	7.27
11	15	First Union Corp.	133.10	74.20	11.76	6.10	3.73	7.02
12	7	National City Corp.	130.80	116.70	10.29	8.10	5.05	6.02
13	16	Barnett Banks, Inc.	123.90	70.70	19.66	17.81	3.93	6.99
14	17	Security Pacific Corp.	120.80	63.00	NM	20.02	0.00	12.22
15	14	First Fidelity Bancorp.	117.50	79.30	9.82	NM	3.69	0.00
16	9	BankAmerica Corp.	116.60	97.40	7.51	5.36	3.34	3.77
17	12	Mellon Bank Corp.	111.50	83.80	7.57	8.39	4.01	5.89
18	8	Wells Fargo & Co.	107.40	100.80	NM	4.32	3.45	6.91
19	19	First Interstate Bancorp.	92.10	59.10	NM	3.22	0.00	12.77
20	20	Bank of New York Co.	87.40	50.10	24.12	4.46	4.92	11.94
21	22	Shawmut National Corp.	67.90	31.10	NM	NM	0.00	0.00
22	21	Bank of Boston Corp.	61.60	32.50	NM	NM	0.00	6.27
		National Westminster Bancorp.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
		Mean Values for Group	**116.33**	**91.10**	**17.25**	**11.08**	**2.94**	**6.17**
		Median Values for Group	**131.95**	**83.55**	**12.24**	**8.58**	**3.29**	**6.04**
		DROPPING OUT OF THE LISTING						
	15	C&S Sovran Corp.[4]		71.60		9.77		5.98
		Large Regional Banking Firms						
1	1	State Street Boston Corp.	292.80	183.40	17.75	11.25	1.31	2.06
2	2	Northern Trust Corp.	245.60	170.10	14.63	9.58	1.92	2.85
3	17	Ameritrust Corp.	244.24	52.90	NM	NM	2.08	7.88
4	3	Bancorp Hawaii, Inc.	172.00	125.00	11.14	7.94	2.67	3.79
5	4[1]	Firstar Corp.[1]	170.30	110.40	11.30	7.76	2.98	4.67
6	13[1]	SouthTrust Corp.[1]	165.80	79.10	11.74	6.24	2.88	6.50
7	8	Comerica Inc.	165.10	97.50	10.73	5.96	3.50	6.17
8	7	First Bank System, Inc.	163.50	97.60	11.27	8.50	3.42	6.31
9	10	Manufacturers National Corp.	159.20	94.00	11.17	6.34	3.14	5.18
10	6	U.S. Bancorp.	155.60	103.10	11.13	6.78	3.40	4.74
11	5	Society Corp.	146.40	105.10	10.10	6.85	3.72	5.46
12	12	Huntington Bancshares Inc.	140.60	83.00	10.26	7.68	4.10	7.19
13	9	Boatmen's Bancshares, Inc.	131.50	96.00	11.43	8.14	4.65	6.68
14	15	Meridian Bancorp, Inc.	130.00	80.50	9.90	18.64	5.05	11.71
15	18	Valley National Corp.	113.80	47.70	18.50	28.82	0.00	0.00
16	11	First of America Bank Corp.	113.50	88.30	9.07	6.68	4.36	5.65
17	20	Signet Banking Corp.	87.30	37.50	NM	6.65	3.48	15.04
18	19	UJB Financial Corp.	85.80	41.30	12.50	NM	4.10	8.42
19	21	Michigan National Corp.	80.60	33.50	12.35	5.22	4.82	11.94
20	16	Crestar Financial Corp.	76.40	59.40	18.11	7.35	4.51	9.60
21	14	Union Bank	68.20	67.40	7.39	4.37	7.18	7.57
22	22[1]	MNC Financial, Inc.[1]	46.70	28.50	NM	NM	0.00	0.00
23	23[1]	Midlantic Corp.[1]	25.80	15.60	NM	NA	0.00	9.00
		Harris Bankcorp., Inc.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
		Marine Midland Banks Inc.[1]	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
		Mean Values for Group	**138.27**	**135.27**	**13.08**	**8.96**	**3.19**	**6.06**
		Median Values for Group	**140.60**	**83.00**	**11.27**	**7.35**	**3.42**	**6.17**
		DROPPING OUT OF THE LISTING						
	19	BayBanks, Inc.[4]	61.10	41.80	31.68	NA	0.00	9.41
	17	Dominion Bankshares Corp.[4]	75.00	48.30	21.50	NA	4.09	12.86
	24	First City Bancorp of Texas, Inc.[3]	11.00	25.40	NA	NA	0.00	4.32
		First American Bancshares, Inc.[4]	NA	NA	NA	NA	NA	NA
	23	Southeast Banking Corp.[4]		28.70		NA		0.00

Data Sources: Data are from **SNL Securities**, Hoboken, N.J., and **American Banker's** annual performance survey. Rankings, ratios and summary statistics were compiled by the **American Banker**. (1)— Bank was in the "Superregional" panel last year. (2)— Bank was in the "Large Regional" panel last year. (3)— Bank had assets less than $10 billion in 1990. (4)— Acquired by another institution. (5)— Assets dipped below $10 billion at yearend 1991.

N.A.— Not applicable. **NM**— Not meaningful.

Performance Study Peer Groups

Asset Rank 1991		Total Assets $ millions 12/31/91	Total Assets $ millions 12/31/90
	Money Center Banking Companies		
1	Citicorp, New York	216,922	216,986
2	Chemical Banking Corp., New York	138,930	136,249[6]
3	J.P. Morgan & Co., Inc., New York	103,468	93,103
4	Chase Manhattan Corp., New York	98,197	98,064
5	Bankers Trust New York Corp.	63,959	63,596
6	First Chicago Corp.	48,963	50,779
7	Republic New York Corp.	31,221	29,597
8	Continental Bank Corp., Chicago	24,008	27,143
	DROPPING OUT		
	Manufacturers Hanover Corp., New York	Acquired	
	Superregional Banking Companies		
1	BankAmerica Corp., San Francisco	115,609	110,728
2	NationsBank Corp., Charlotte, N.C.	110,319	112,791[6]
3	Security Pacific Corp., Los Angeles	76,411	84,731
4	Wells Fargo & Co., San Francisco	53,547	56,199
5	First Interstate Bancorp., Los Angeles	48,922	51,356
6	Banc One Corp., Columbus, Ohio	46,293	30,336
7	First Union Corp., Charlotte, N.C.	46,085	40,781
8	Fleet/Norstar Fin'l Grp, Inc., Prov. R.I.	45,445	32,507
9	PNC Financial Corp., Pittsburgh	44,892	45,533
10	Bank of New York Co.	39,410	45,390
11	Norwest Corp., Minneapolis	36,502	36,878[6]
12	SunTrust Banks, Inc., Atlantr	34,554	33,411
13	Wachovia Corp., Winston Salem, N.C.	33,158	33,315[6]
14	Barnett Banks, Inc., Jacksonville, Fla.	32,721	32,198
15	Bank of Boston Corp.	32,700	32,529
16	First Fidelity Bancorp., Lawrenceville, N.J.	30,215	29,110
17	NBD Bancorp, Inc., Detroit	29,513	28,080
18	Mellon Bank Corp., Pittsburgh	29,355	28,762
19	National City Corp., Cleveland	24,170	23,743
20	KeyCorp, Albany, N.Y.	23,156	19,266
21	Shawmut National Corp., Hartford, Conn.	22,816	23,703
22	National Westminster Bancorp., New York	21,625	23,413
23	CoreStates Financial Corp., Philadelphia	21,624	23,529
	DROPPING OUT		
	C&S Sovran Corp., Norfolk, Va.	Acquired	
	Large Regional Banking Companies		
1	U.S. Bancorp., Portland, Ore.	18,875	18,548
2	First Bank System, Inc., Minneapolis	18,301	19,001
3	Midlantic Corp., Edison, N.J.	18,170	23,566
4	Boatmen's Bancshares, Inc., St. Louis	17,635	17,469
5	Union Bank, San Francisco	17,474	16,313
6	MNC Financial, Inc., Baltimore	17,438	26,376
7	Marine Midland Banks Inc., Buffalo, N.Y.	16,947	18,777
8	First of America Bank Corp., Kalamazoo, Mich.	16,755	14,039
9	Society Corp., Cleveland	15,405	15,110
10	State Street Boston Corp.	15,046	11,651
11	Harris Bankcorp, Inc., Chicago	14,481	12,481
12	Comerica Inc., Detroit	14,451	13,799
13	Manufacturers National Corp., Detroit	13,544	12,078
14	UJB Financial Corp., Princeton, N.J.	13,378	12,818
15	Northern Trust Corp., Chicago	13,193	11,789
16	Huntington Bancshares Inc., Columbus, Ohio	12,333	11,809
17	Firstar Corp., Milwaukee	12,309	12,020[6]
18	Crestar Financial Corp., Richmond, Va.	11,828	11,681
19	Bancorp Hawaii, Inc., Honolulu	11,409	10,699
20	Meridian Bancorp, Inc., Reading, Pa.	11,337	11,866
21	Signet Banking Corp., Richmond, Va.	11,239	11,405
22	Valley National Corp., Phoenix, Ariz.	10,652	10,551
23	Michigan National Corp., Farmington Hills	10,650	10,996
24	Ameritrust Corp., Cleveland	10,181	13,011
25	SouthTrust Corp., Birmingham, Ala.	10,156	9,005
	DROPPING OUT		
–	First City Bancorp., Houston	9,943	13,344
–	Dominion Bankshares Corp., Roanoke, Va.	9,711	10,369
–	BayBanks, Inc., Boston	9,516	10,082
–	First American Bancshares, Washington, D.C.	8,864[5]	11,065
–	Southeast Banking Corp., Miami	Acquired	

Sources of Asset Data: American Banker survey of the top 100 bank holding companies scheduled for publication on April 16 and SNL Securities.

Money Center banking companies are banks that are large in asset size, oriented toward commercial and industrial lending with a proclivity to sell a high amount of their C&I originations, non-core funded (a high percentage of purchased money) and a large international presence.

Superregional banking companies are non-money center banking companies with $20 billion or more in total assets on Dec. 31, 1991, that have a full commercial banking presence in a variety of economic regions (usually across state lines).

Large regional banking companies are banking companies with assets between $10 billion and $20 billion on Dec. 31, 1991.

(6)— Restated to reflect major 1991 acquisition. (5)— Yearend data not available, so federal regulatory (FDIC) data for Sept. 30, 1991, were used. Source of these data were: Bank Source, a federal regulatory data base provided by W.C. Ferguson & Co., Irving, Tex.

NA— Not available.

Definitions and Methodology

Data Sources: Data provided by **SNL Securities**, Hoboken, N.J., and from American Banker's annual performance questionnaire. The **SNL** data were taken from two sources: (1) the **SNL Bank DataSource**, which contains GAAP financials on market and per share data on all publicly traded commercial banks and bank holding companies, and (2) the **SNL Bank Securities Monthly**, which contains the stock price information needed for this survey. A listing of the 56 banking companies in the study appears above. The companies are divided into three peer groups: peer group 1 — eight money center banks (defined above); peer group 2 — 23 superregional banking firms (defined above); and peer group 3 — 25 banks and bank holding companies with assets of between $10 billion and $20 billion on Dec. 31, 1991. In the table above, entitled **Performance Study Peer Groups**, the companies are listed in order of their asset size on December 31, 1991, within their respective peer group.

In the table appearing on page 6, within peer groups the banks are ranked by three measures of performance: the return on average assets, the return on average equity, and nonperforming assets as a percentage of total assets.

The return on average assets is net income after taxes and extraordinary items divided by average assets for the period.

The return on average (common) equity is net income after taxes and extraordinary items minus preferred stock dividends divided by average common shareholders' equity for the year.

Nonperforming assets ratio is nonperforming assets as a percentage of yearend assets. Nonperforming assets are the sum of nonaccrual loans, restructured loans and other real estate owned net of reserves.

Market-to-book value for 1991 is the stock price on Dec. 31, 1991, divided by the book value per share on Dec. 31, 1991. The market to book value for 1990 is the stock price on Dec. 31, 1990, divided by the book value per share on Dec. 31, 1990.

The price earnings multiple is the stock price, as defined above, as a multiple of fully diluted earnings per share.

The dividend yield for 1990 is the indicated annual dividend for the fourth quarter of 1990 as an annualized percentage of the December 31, 1990 price. The dividend yield for 1989 is the indicated annual dividend for the fourth quarter of 1989 as an annualized percentage of the December 29, 1989 price.

The group **means** are **unweighted**. Means calculated by **American Banker** by summing all of the values within a peer group and dividing that number by the total number of observations. The **median** is obtained by finding the midpoint of the array of values.

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Surging Performances In First Quarter

By Karen Gullo

IN A WELCOME change of pace for investors, big banks posted higher returns on equity in the first quarter.

Performance ratios were bolstered by improved interest margins and slackening credit problems.

Return on common shareholder equity, a key indicator of profitability for investors and Wall Street analysts, rose at money-centers, superregionals, and large regional bank companies when compared with full-year 1991 results, according to an *American Banker* survey.

Money-center banks registered the biggest improvements in returns on equity. The mean average ROE for the eight banks was 14.12%, more than double the 7.03% achieved last year.

However, when ranked by return on average assets, superregional banks outranked both money-center and large regional banks.

THE 25 LARGEST superregionals, defined as bank companies with large retail networks and at least $20 billion of assets, averaged ROAs of 0.79%, or 79 cents for every $100 of assets.

Last year they also outpaced their banking brethren, though mean ROA then was a slim 0.53%.

Average earnings at large regional bank companies, those with assets of $10 billion to $20 billion, translated into ROAs of 0.75% in the first quarter, followed by the money-centers with ROAs of 0.74%.

Nevertheless, the money-centers showed a big improvement from last year's ROA of 0.40%, a lowly number that reflected major loan-loss provisions.

Taking the Wall Street benchmark of a 15% return on equity and a 1% return on assets as standards of strength, superregional bank companies outshone other categories.

Twelve of the 24 superregionals achieved the benchmarks in the first quarter, compared with seven that had a 15% ROE and six with a 1% ROA in 1991.

Only three of the eight money-center banks topped 15% ROE or 1% ROA – Bankers Trust New York Corp., J.P. Morgan & Co., and Continental Bank Corp.

Among the money-centers, only Bankers and Morgan achieved those levels last year.

Eight of the 23 regional banks hit the ROE mark, the same number as the previous year. Ten reached the ROA standard versus nine one year earlier.

CHICAGO'S Continental registered the most dramatic performance shifts among the top banks, flaunting a 16.71% ROE and a 1.02% ROA versus negative 9.22% ROE and a negative 0.31% in 1991.

Continental chairman Thomas Theobald said at the company's annual meeting in April that the bank expects a consistent 15% ROE in the future now that the company has "jettisoned the significant [credit] drags" on profitability and institutionalized a cost-cutting mentality.

As a general rule, analysts said, regional banks will continue to register more consistent performance ratios because they are more narrowly focused on their businesses and undergo fewer performance-busting mergers.

"The superregionals and money-center banks have been more heavily involved in mergers, so they've had more restructuring costs," said Jeffrey B. Naschek, an analyst at Salomon Brothers Inc.

"Banks in those categories have also had more restructuring of business units and divesting of assets, which comes through the expense lines, whereas the regionals had been more focused."

PERFORMANCE AT THE BIG BANKS WAS BOLSTERED BY IMPROVED INTEREST MARGINS AND SLACKENING CREDIT PROBLEMS.

THE REGIONAL BANKS also excelled in working out credit problems. Their average nonperforming asset ratio at the end of the first quarter was 2.78%, compared with 3.02% at the superregionals and 3.44% at money-centers. □

First Quarter Performance of Top U.S. Banking Companies

First quarter of 1992 compared with full year 1991

Money Center Banks

Return on Average Assets

Rank 1Q92	Rank 1991		ROA 1Q92	ROA 1991
1	2	J.P. Morgan & Co., Inc.	1.06	1.05
2	1	Bankers Trust New York Corp.	1.02	1.09
3	8	Continental Bank Corp.	1.02	0.31
4	4	Chemical Banking Corp.	0.75	0.11
5	3	Republic New York Corp.	0.74	0.73
6	6	Chase Manhattan Corp.	0.56	0.52
7	5	First Chicago Corp.	0.41	0.22
8	7	Citicorp	0.33	0.21
		Mean Values for Group[2]	0.74	0.40
		Median Values for Group[2]	0.75	0.37

Return on Average Equity

Rank 1Q92	Rank 1991		ROE 1Q92	ROE 1991
1	1	Bankers Trust New York Corp.	22.44	23.01
2	2	J.P. Morgan & Co., Inc.	20.78	21.90
3	8	Continental Bank Corp.	16.71	9.22
4	3	Republic New York Corp.	13.93	14.20
5	6	Chemical Banking Corp.	13.15	0.33
6	4	Chase Manhattan Corp.	10.60	10.50
7	5	First Chicago Corp.	8.24	3.21
8	7	Citicorp	7.11	7.78
		Mean Values for Group[2]	14.12	7.03
		Median Values for Group[2]	13.54	6.86

Nonperforming Assets Ratio

Rank 1Q92	Rank 1991		Ratio 1Q92	Ratio 1991
1	2	J.P. Morgan & Co., Inc.	0.64	0.64[1]
2	1	Republic New York Corp.	0.70	0.56
3	3	First Chicago Corp.	2.82	2.66
4	4	Bankers Trust New York Corp.	3.13	3.28
5	5	Continental Bank Corp.	3.64	3.39
6	6	Chemical Banking Corp.	4.58	4.43
7	7	Chase Manhattan Corp.	5.50	5.36
8	8	Citicorp	6.51	6.40
		Mean Values for Group[2]	3.44	3.34
		Median Values for Group[2]	3.38	3.33

Superregional Banks

Return on Average Assets

Rank 1Q92	Rank 1991		ROA 1Q92	ROA 1991
1	1	Banc One Corp.	1.49	1.06
2	3	Wachovia Corp.	1.32	0.72
3	2	Norwest Corp.	1.23	1.04*
4	9	PNC Financial Corp.	1.20	0.91
5	4	National City Corp.	1.04	0.97
6	12	SunTrust Banks, Inc.	1.01	0.73
7	6	Mellon Bank Corp.	1.00	0.96
8	10	CoreStates Financial Corp.	1.00	0.82*
9	5	NationsBank Corp.	0.96	0.97
10	14	NBD Bancorp., Inc.	0.91	1.03
11	11	BankAmerica Corp.	0.92	0.89
12	7	KeyCorp	0.91	0.96
13	13	First Union Corp.	0.84	0.77
14	16	First Fidelity Bancorp.	0.80	0.77
15	18	Wells Fargo & Co.	0.80	0.84
16	21	Shawmut National Corp.	0.80	0.76
17	19	Bank of New York Co., Inc.	0.77	0.79
18	23	Bank of Boston Corp.	0.72	0.58
19	17	Society Corp.[1]	0.72	0.79
20	25	National Westminster Bancorp.	0.55	0.64
21	24	Barnett Banks, Inc.	0.54	0.79
22	20	First Interstate Bancorp.	0.50	0.59
23	15	Fleet Financial Group	0.45	0.95
24	22	Security Pacific Corp.[1]	2.69	0.95
		Mean Values for Group[2]	0.79	0.53
		Median Values for Group[2]	0.98	0.79

Return on Average Equity

Rank 1Q92	Rank 1991		ROE 1Q92	ROE 1991
1	17	NationsBank Corp.	8.48	2.69
2	1	Norwest Corp.	16.23	16.13*
3	3	Banc One Corp.	17.99	16.56
4	4*	Mellon Bank Corp.	17.81	15.62
5	13	Wachovia Corp.	17.00	9.32
6	21	Shawmut National Corp.	15.99	16.37
7	7	KeyCorp	15.96	14.71
8	2	BankAmerica Corp.	15.95	17.14
9	6	SunTrust Banks, Inc.	15.59	15.22
10	8	Wells Fargo & Co.	15.35	0.07
11	10	PNC Financial Corp.	15.16	14.02
12	19	Bank of Boston Corp.	15.00	2.92
13	11	National City Corp.	14.96	13.18
14	9*	CoreStates Financial Corp.	14.94	15.11*
15	12	First Union Corp., Inc.	14.59	11.85
16	14	NBD Bancorp., Inc.	14.04	14.35
17	16	First Fidelity Bancorp.	13.89	14.35
18	18	Bank of New York Co., Inc.	11.29	3.61
19	15	Society Corp.[1]	10.67	15.36
20	20	First Interstate Bancorp.	9.05	13.96
21	24	Barnett Banks, Inc.	8.68	6.89
22	23	Fleet Financial Group	7.98	9.02
23	23**	National Westminster Bancorp.	7.06	22.43
24	22	Security Pacific Corp.[1]	65.6	20.43
		Mean Values for Group[2]	10.79	7.47
		Median Values for Group[2]	14.98	12.94

Nonperforming Assets Ratio

Rank 1Q92	Rank 1991		Ratio 1Q92	Ratio 1991
1	1*	Norwest Corp.	0.77	0.92*
2	2*	Wachovia Corp.	0.95	0.94
3	3	NBD Bancorp., Inc.	0.96	0.99
4	4	Banc One Corp.	1.32	1.27
5	6	National City Corp.	1.57	1.49
6	5	KeyCorp	1.66	1.60
7	7	SunTrust Banks, Inc.	1.87	1.95
8	8	CoreStates Financial Corp.	1.99	2.07
9	9	PNC Financial Corp.	2.29	2.41
10	10	NationsBank Corp.	2.40	2.54
11	11	First Union Corp., Inc.	2.45	2.61
12		Society Corp.[1]	2.57	1.23
13	15	Mellon Bank Corp.	2.97	3.18
14	12	Barnett Banks, Inc.	2.98	2.93
14	13	First Fidelity Bancorp.	2.98	3.07
16	14	BankAmerica Corp.	3.01	3.12
17	16	First Interstate Bancorp.	3.03	3.25
18	17	Bank of New York Co., Inc.	3.21	3.43
19	18	Fleet Financial Group	3.54	3.54
20	19	Wells Fargo & Co.	4.77	4.49
21	20	Bank of Boston Corp.	5.04	5.65
22	22	Shawmut National Corp.	6.50	6.56
23	23	National Westminster Bancorp.	6.58	6.97
24	21	Security Pacific Corp.[1]	6.95	5.73
		Mean Values for Group[2]	3.02	3.01
		Median Values for Group[2]	2.77	2.77

Large Regional Banks

Return on Average Assets

Rank 1Q92	Rank 1991		ROA 1Q92	ROA 1991
1	4	First Bank System, Inc.	1.29	1.09
2	2	Firstar Corp.	1.25	1.16
3	3	Comerica, Inc.	1.21	1.12
4	7	Northern Trust Corp.	1.12	1.05
5	8	Bancorp Hawaii, Inc.	1.08	1.04
6	13	Boatmen's Bancshares, Inc.	1.06	0.92
7	9	Manufacturers National Corp.	1.05	1.02
8	10	Huntington Bancshares	1.03	1.00
9	11	SouthTrust Corp.	1.02	0.96
10	6	U.S. Bancorp	1.01	1.06
11	1	State Street Boston Corp.	0.99	1.20
12	11	First of America Bank Corp.	0.96	0.96
12	14	Meridian Bancorp, Inc.	0.96	0.90
14	21	Signet Banking Corp.	0.76	0.22
15	16	Valley National Corp.	0.73	0.94
16	15	Harris Bankcorp, Inc.	0.70	0.80
17	17	Michigan National Corp.	0.54	0.47
18	19	Crestar Financial Corp.	0.45	0.80
19	18	Union Bank	0.33	0.56
20	20	UJB Financial	0.29	0.17
21	24	Marine Midland Banks, Inc.	0.06	1.06
22	22	MNC Financial, Inc.	0.03	0.37
23	25	Midlantic Corp.	0.65	2.49
		Mean Values for Group[2]	0.75	0.52
		Median Values for Group[2]	0.96	0.92
		DROPPING OUT OF THE PANEL		
	23	Amsouth Corp.[1]		0.82

Return on Average Equity

Rank 1Q92	Rank 1991		ROE 1Q92	ROE 1991
1	1	Northern Trust Corp.	19.22	19.01
2	2	State Street Boston Corp.	17.96	18.02
3	4	First Bank System, Inc.	16.81	15.29
4	3	Comerica, Inc.	16.62	16.50
5	8	Bancorp Hawaii, Inc.	16.44	16.50
6	5	Firstar Corp.	15.89	15.85
7	12	First of America Bank Corp.	15.57	13.81
8	9	SouthTrust Corp.	15.43	15.21
9	11	Huntington Bancshares	14.79	14.29
10	7	Manufacturers National Corp.	14.70	15.31
11	17	Valley National Corp.	14.37	7.05
12	15	Boatmen's Bancshares, Inc.	13.42	11.80
13	10	U.S. Bancorp	13.20	14.66
14	13	Meridian Bancorp, Inc.	13.15	13.74
15	21	Signet Banking Corp.	12.24	3.43
16	14	Harris Bankcorp, Inc.	10.83	12.70
17	18	Michigan National Corp.	7.48	6.74
18	19	Crestar Financial Corp.	6.92	4.19
19	16	Union Bank	5.16	9.27
20	20	UJB Financial Corp.	4.61	2.60
21	22	MNC Financial, Inc.	0.47	6.53
22	24	Marine Midland Banks, Inc.	0.45	20.8
23	25	Midlantic Corp.	17.6	55.6
		Mean Values for Group[2]	10.78	6.79
		Median Values for Group[2]	13.42	13.74
		DROPPING OUT OF THE PANEL		
	23	Amsouth Corp.[1]		15.62

Data Sources: SNL Securities, Delaware, N.J., and American Banker's quarterly earnings roundup. (*)— Revised since publication on March 19, 1992. (**)— Bank was in the "Large Regionals" panel last year. (1)— Acquired by Bank of America Corp. in April. (2)— Acquired by Society Corp. in the first quarter. Definitions and methodology: For a complete description of the information contained in this table, see the footnotes on page 70.

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First Quarter Performance of Top U.S. Banking Companies

First quarter of 1992 compared with full year 1991

How the Market Looks at Banks

Mkt Book Rank 1992	Mkt Book Rank 1991		Ratio of Market to Book Value 1992	Ratio of Market to Book Value 1991	Price Earnings Multiple 1992	Price Earnings Multiple 1991	Dividend Yield (%) 1992	Dividend Yield (%) 1991
		Money Center Banks						
1	1	J.P. Morgan & Co., Inc.	189.60	233.80	9.80	11.83	3.11	2.96
2	2	Bankers Trust New York Corp.	153.80	182.50	8.00	8.23	5.09	4.09
3	3	Republic New York Corp.	135.10	168.40	10.30	12.02	2.45	2.03
4	5	Chemical Banking Corp.	107.90	68.00	12.10	11.18	4.66	4.66
5	4	First Chicago Corp.	82.60	70.60	24.50	21.41	6.45	6.12
6	7	Citicorp	77.50	48.90	NM	NM	0.60	1.23
7	6	Chase Manhattan Corp.	77.20	56.80	7.50	5.54	5.03	6.08
8	8	Continental Bank Corp., Chicago	76.60	54.90	NM	NM	3.58	6.52
		Mean Values for Group	**112.51**	**107.93**	**29.88**	**42.02**	**3.67**	**5.61**
		Median Values for Group	**94.80**	**69.50**	**10.00**	**12.02**	**3.72**	**5.09**
		Superregional Banking Firms						
1	1	Banc One Corp.	239.60	249.20	13.00	16.44	2.92	2.20
2	2	Norwest Corp.	196.30	204.80	12.00	12.63	2.75	2.56
3	4	Wachovia Corp.	195.70	199.60	20.20	21.93	3.42	3.17
4		Society Corp.[1]	195.50	181.40	12.80	15.10	3.58	3.72
5	3	SunTrust Banks, Inc.	171.10	208.20	12.00	13.75	2.73	2.36
6	9	NationsBank Corp.	160.70	142.80	14.50	13.85	3.25	3.64
7	7	KeyCorp	159.80	152.20	11.40	11.54	3.88	3.79
8	8	PNC Financial Corp.	159.10	154.80	11.90	12.11	4.27	3.37
9	5	CoreStates Financial Corp.	156.80	171.60	13.80	11.83	3.68	4.05
10	12[1]	First Union Corp.	154.90	133.10	13.30	11.76	3.87	3.73
11	6	NBD Bancorp, Inc.	154.10	165.30	11.50	12.24	3.89	3.14
12	10	Fleet Financial Group	149.60	137.10	35.60	31.73	3.92	3.22
13	11[1]	First Fidelity Bancorp.	140.70	133.50[1]	10.80	9.82	3.42	3.69
14	13[1]	National City Corp.	140.50	130.80	10.70	10.25	4.00	5.05
15	16	BankAmerica Corp.	136.80	116.60	9.30	7.51	2.95	3.34
16	18	Wells Fargo & Co.	126.10	107.40	NM	NM	2.86	5.03
17	17	Mellon Bank Corp.	125.70	111.50	8.20	7.57	3.59	4.01
18	14[1]	Barnett Banks, Inc.	118.20	124.90	15.20	19.56	4.13	3.93
19	20	Bank of New York Co.	115.80	87.60	12.80	24.12	3.65	5.81
20	19	First Interstate Bancorp.	110.50	92.10	NM	NM	3.29	5.06
21	21	Shawmut National Corp.	105.20	67.90	NM	NM	0.00	0.00
22	22	Bank of Boston Corp.	93.80	62.60	13.60	NM	0.00	1.87
	15	Security Pacific Corp.	N.A.	120.80	N.A.	NM	N.A.	0.00
		National Westminster Bancorp.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
		Mean Values for Group	**150.24**	**140.33**	**14.83**	**16.89**	**3.13**	**3.49**
		Median Values for Group	**151.85**	**135.30**	**12.00**	**12.18**	**3.42**	**3.51**
		Large Regional Banking Firms						
1[1]	1	State Street Boston Corp.	282.50	292.80	25.70	17.75	1.31	1.20
2	2	Northern Trust Corp.	239.80	245.50	14.90	14.63	1.99	1.78
3	8	First Bank System, Inc.	175.50	163.50	13.50	11.21	3.79	3.42
4	4	Bancorp Hawaii, Inc.	174.70	172.80	13.30	11.18	2.75	2.51
5	5	Firstar Corp.	171.20	170.80	13.20	11.80	2.89	2.98
6	7	Comerica Inc.	166.60	165.10	10.80	10.73	3.38	3.43
7	9	Manufacturers National Corp.	163.80	159.20	11.50	11.17	2.99	2.95
8	12	Huntington Bancshares Inc.	151.90	140.60	11.10	10.20	3.58	4.01
9	6	SouthTrust Corp.	147.70	165.80	10.80	11.74	3.25	2.66
10	10	U.S. Bancorp	147.50	155.60	10.90	11.13	3.51	3.19
11	14	Meridian Bancorp, Inc.	135.10	130.20	10.10	9.90	3.40	5.05
12	15	Valley National Corp.	134.50	113.80	15.80	15.50	3.06	3.06
13	13	Boatmen's Bancshares, Inc.	122.80	131.50	10.80	11.43	3.98	4.44
14	16	First of America Bank Corp.	115.80	114.50	9.80	9.07	4.18	4.22
15	17	Signet Banking Corp.	111.40	87.40	NM	NM	2.98	2.40
16	18	UJB Financial Corp.	107.90	85.80	29.60	32.90	4.27	4.10
17	19	Michigan National Corp.	98.70	80.00	12.80	12.35	3.80	4.82
18	20	Crestar Financial Corp.	95.80	76.40	22.10	18.11	3.55	4.65
19	21	Union Bank	82.10	68.20	11.10	7.89	3.96	7.18
20	22	MNC Financial, Inc.	78.30	66.70	NM	NM	0.00	0.00
21	23	Midlantic Corp.	65.60	75.30	NM	NM	0.00	0.00
		Harris Bankcorp., Inc.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
		Marine Midland Banks Inc.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
		Mean Values for Group	**141.26**	**132.84**	**13.66**	**13.26**	**2.71**	**3.13**
		Median Values for Group	**139.10**	**131.50**	**11.60**	**11.39**	**3.09**	**3.19**
		DROPPING OUT OF THE LISTING						
	3	Ameritrust Corp.		244.24		NM		2.08

Data Sources: Data are from **SNL Securities**, Hoboken, N.J. Peer groupings, ranks and summary statistics were compiled by the **American Banker**. (1)— Revised since publication on March 19, 1992. (2)— Bank was in the "Large Regionals" panel at yearend 1991. **Means** and **medians** for 1991 have been restated for revisions and changes in report panel. **N.A.**— Not available. **N/A**— Not applicable. **NM**— Not meaningful.

Performance Study Peer Groups

Asset Rank 1991		Total Assets $ millions 3/31/91	Total Assets $ millions 12/31/91
	Money Center Banking Companies		
1	Citicorp, New York	217,015	216,922
2	Chemical Banking Corp., New York	136,171	138,930
3	J.P. Morgan & Co., Inc., New York	103,378	103,468
4	Chase Manhattan Corp., New York	95,596	98,197
5	Bankers Trust New York Corp.	64,909	63,959
6	First Chicago Corp.	47,286	48,963
7	Republic New York Corp.	32,254	31,221
8	Continental Bank Corp., Chicago	22,519	24,008
	Superregional Banking Companies		
1	BankAmerica Corp., San Francisco	119,902	115,509
2	NationsBank Corp., Charlotte, N.C.	112,741	110,319
3	Security Pacific Corp., Los Angeles	72,873	76,411
4	Wells Fargo & Co., San Francisco	53,046	53,547
5	First Interstate Bancorp., Los Angeles	49,042	48,922
6	Banc One Corp., Columbus, Ohio	48,557	48,293
7	First Union Corp., Charlotte, N.C.	48,264	48,085
8	Fleet Financial Group, Providence, R.I.	45,234	45,445
9	PNC Financial Corp., Pittsburgh	43,818	44,892
10	Norwest Corp., Minneapolis	41,217	38,502
11	Bank of New York Co.	40,149	39,410
12	SunTrust Banks, Inc., Atlanta	34,954	34,554
13	Barnett Banks, Inc., Jacksonville, Fla.	32,886	32,721
14	Wachovia Corp., Winston-Salem, N.C.	32,151	33,156
15	Bank of Boston Corp.	31,284	32,700
16	NBD Bancorp, Inc., Detroit	31,142	29,513
17	Mellon Bank Corp., Pittsburgh	29,252	29,355
18	First Fidelity Bancorp., Lawrenceville, N.J.	29,178	30,215
19	Society Corp., Cleveland	24,496	15,405
20	National City Corp., Cleveland	23,420	24,170
21	KeyCorp, Albany, N.Y.	22,868	23,156
22	Shawmut National Corp., Hartford, Conn.	22,692	22,816
23	National Westminster Bancorp., New York	22,507	21,625
24	CoreStates Financial Corp., Philadelphia	21,764	21,624
	Large Regional Banking Companies		
1	U.S. Bancorp, Portland, Ore.	18,890	18,875
2	Boatmen's Bancshares, Inc., St. Louis	18,616	17,635
3	First Bank System, Inc., Minneapolis	18,025	18,301
4	Midlantic Corp., Edison, N.J.	17,568	18,170
5	Union Bank, San Francisco	16,784	17,474
6	First of America Bank Corp., Kalamazoo, Mich.	16,744	16,755
7	MNC Financial, Inc., Baltimore	16,686	17,458
8	Marine Midland Banks Inc., Buffalo, N.Y.	16,642	16,947
9	State Street Boston Corp.	15,451	15,046
10	Comerica Inc., Detroit	14,164	14,451
11	Harris Bankcorp, Inc., Chicago	13,778	14,461
12	UJB Financial Corp., Princeton, N.J.	13,302	13,378
13	Northern Trust Corp., Chicago	13,155	13,193
14	Huntington Bancshares Inc., Columbus, Ohio	12,786	12,333
15	Crestar Financial Corp., Richmond, Va.	12,247	11,829
16	Firstar Corp., Milwaukee	12,109	12,309
17	Manufacturers National Corp., Detroit	11,895	13,544
18	Bancorp Hawaii, Inc., Honolulu	11,742	11,409
19	Meridian Bancorp, Inc., Reading, Pa.	11,534	11,337
20	Signet Banking Corp., Richmond, Va.	11,267	11,239
21	Valley National Corp., Phoenix, Ariz.	11,020	10,852
22	Michigan National Corp., Farmington Hills	10,909	10,850
23	SouthTrust Corp., Birmingham, Ala.	10,364	10,156
	DROPPING OUT		
	Ameritrust Corp., Cleveland	**Acquired**	10,181

Sources of Asset Data: American Banker quarterly earnings roundup and **SNL Securities**.

Money Center banking companies, are banks that are large in asset size, oriented toward commercial and industrial lending with a proclivity to sell a high amount of their C&I original loans, noncore funded (a high percentage of purchased money), and a large international presence.

Superregional banking companies, are non-money center banking companies with $20 billion or more in total assets on March 31, 1992, that have a full commercial banking presence in a variety of economic regions (usually across state lines).

Large regional banking companies, are banking companies with assets between $10 billion and $20 billion on March 31, 1992.

Definitions and Methodology

Data Sources: Data provided by **SNL Securities**, Hoboken, N.J. and from American Banker's quarterly earnings roundup. The **SNL** data were taken from two sources: (1) the **SNL Bank DataSource**, which contains GAAP financials on market and per share data on all publicly traded commercial banks and bank holding companies; and (2) the **SNL Bank Securities Monthly**, which contains the stock price information needed for this survey.

A listing of the 55 banking companies in the study appears above. The companies are divided into three peer groups: peer group 1 — eight money center banks (defined above); peer group 2 — 24 superregional banking firms (defined above); and peer group 3 — 23 banks and bank holding companies with assets of between $10 billion and $20 billion on March 31, 1992. In the table above, entitled **Performance Study Peer Groups**, the companies are listed in order of their asset size on March 31, 1992, within their respective peer group.

In the table appearing on page 8, within peer groups the banks are ranked by three measures of performance: the return on average assets, the return on average equity, and nonperforming assets as a percentage of total assets.

The return on average assets is net income after taxes and extraordinary items divided by average assets for the period.

The return on average (common) equity is net income after taxes and extraordinary items minus preferred stock dividends divided by average common shareholders' equity for the period.

Nonperforming assets ratio is nonperforming assets as a percentage of end of period assets. Nonperforming assets are the sum of nonaccrual loans, restructured loans and other real estate owned net of reserves.

Market to book value is the stock price on March 31, divided by the book value per share on March 31. For 1991, it is the stock price on Dec. 31, divided by the book value per share on Dec. 31.

The price earnings multiple is the stock price, as defined above, as a multiple of fully diluted earnings per share.

The dividend yield for the first quarter of 1992 is the indicated annual dividend for the first quarter as an annualized percentage of the March 31 price. The dividend yield for 1991 is the indicated annual dividend for the fourth quarter of 1991 as an annualized percentage of the December 31, 1991 price.

The group **means** are **unweighted** means calculated by **American Banker** by summing all of the values within a peer group and dividing that number by the total number of observations. The **median** is obtained by finding the midpoint of the array of values.

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Market Values Soar; J.P. Morgan Leads

By Kelley Holland

MARKET capitalization rose 65% last year for the 100 banks that Wall Street valued the most.

Among individual banking companies, the most noteworthy climb was by PNC Financial Corp. of Pittsburgh. It ranked seventh in market capitalization at yearend, up seven places on the strength of a 145% increase in value.

One of the biggest losers was Citicorp, which tumbled to 12th place from fourth. Gains in Citicorp's stock in 1992 pushed the company to eighth place.

The 100 banking companies saw their market capitalization increase to $170.6 billion from $102.2 billion, according to data compiled by SNL Securities.

The jump reflected new equity issues and acquisitions, as well as sharply higher stock prices, which were spurred by lower interest rates and improving investor confidence.

MARKET capitalization – stock price times shares outstanding – is a key indicator of a company's financial muscle.

A large, and strong, market value enables a bank to acquire other companies without significantly diluting the holdings of existing shareholders.

The top percentage gainer during the year was Ameritrust Corp. of Cleveland, which leapfrogged from 79th to 42nd place on a gain of 280%.

Two other banks were neck-and-neck as of yearend in the ratio of market capitalization to total assets.

By this measure – which shows the relative value of institutions of different sizes – the market value of MBNA Corp. of Newark, Del., stood at a hefty 31.1% of assets. Fifth Third Bancorp of Cincinnati was close behind at 30.5%.

Citicorp's $3.6 billion market value at yearend 1991 was down 15.5% from $4.2 billion a year earlier. That was 61.7% below its $9.4 billion market value at the end of 1989, when it was the top bank in market capitalization.

Citicorp's stock has rallied vigorously from a depressed price of $10.50, and has popped back to eighth in the market cap standings. But that leaves it far from the No. 1 spot, or even the fourth spot it occupied a year ago.

"It's a vivid reminder that [Citicorp has] had difficulty with earnings," said J. Richard Fredericks, an analyst at Montgomery Securities. "Prices and market capitalization follow fundamentals" such as consistent and strong earnings and robust asset quality.

"Conceivably, several banks are in a position to buy out Citicorp," Mr. Fredericks said. But he added such a move is highly unlikely because the bank is so big.

JOINING NEWCOMER PNC Financial in the top 10 in market value was NationsBank, which was formed when NCNB Corp. and C&S/Sovran Corp. merged.

PNC issued 10.35 million new shares in the fourth quarter of 1991, netting $429 million from the offering.

The new shares helped bring its yearend market value to $5.1 billion, an increase of 145% from 1990's $2.1 billion and the seventh-largest of any bank at the end of the year.

PNC has been actively using its market capitalization to facilitate acquisitions, according to Walter E. Gregg Jr., executive vice president of finance and administration. At the end of the year, PNC was involved in four acquisitions for stock.

"Market value is your currency in acquisitions where you acquire companies with your securities," he said.

NationsBank, which ranked second with a market capitalization of $9.4 billion, would have been third in market value at the end of 1990 had it existed then as one bank.

J.P. Morgan & Co. led the industry in market capitalization in 1991, as it did in 1990.

But only two other money-center banks were part of the top 10: Bankers Trust New York Corp., which came in fifth at $5.2 billion, and Chemical Banking Corp., which finished 10th at $3.9 billion. Chemical's market value was lifted by its merger with Manufacturers Hanover Corp. on Dec. 31.

Specialty banks such as MBNA and Fifth Third scored best for a second straight year in market capitalization to assets. This indicates that investors value the assets of banks in strategic niches more highly than those in a wide range of businesses. Citicorp finished last at less than 2 cents per asset dollar.

The rise in bank stocks to a large extent simply recovered the decline in 1990. That year, the largest banks shrank by $38 billion. In effect, market value rose just 22% over two years. □

Top 100 Banking Companies in Market Capitalization

Listed in order of market value of common stock on Dec. 31, 1991, compared with Dec. 31, 1990 (dollar amounts in millions)

Rank 12/91	Rank 12/90		Mkt Cap. 12/31/91	Mkt Cap. 12/31/90	% Chg 12/90	Ratio Mkt Cap./Assets
1	1	J.P. Morgan & Co. Inc., New York	12,962	8,238	57.33	12.54
2	39	NationsBank, Charlotte, N.C. (a)	9,395*	4,459§	110.70	7.87
3	3	Banc One Corp., Columbus Ohio	8,831*	4,408	100.34	25.61
4	2	BankAmerica Corp., San Francisco	7,800	5,654	37.94	6.50
5	5	Bankers Trust New York Corp.	5,227	3,510	48.90	8.34
6	8	SunTrust Banks Inc., Atlanta	5,119	2,884	77.48	15.17
7	14	PNC Financial Corp., Pittsburgh	5,062*	2,066	145.01	11.97
8=	7	Wachovia Corp., Winston Salem, N.C.	4,958*	2,918	69.95	14.90*
9=	10=	Norwest Corp., Minneapolis	4,736	2,481*	90.96	12.55
10	119	Chemical Banking Corp., New York (b)	3,899*	2,517§	54.90	2.80
11	9	Security Pacific Corp., Los Angeles	3,827	2,572	48.80	4.87
12	4	Citicorp, New York	3,589	4,248	-15.52	1.60
13	18	First Union Corp., Charlotte, N.C.	3,557*	1,679	111.85	7.25
14	11	NBD Bancorp Inc., Detroit	3,261	2,407	35.46	11.75
15	6	Wells Fargo & Co., San Francisco	3,011	2,977	1.13	5.40
16	26	Fleet/Norstar Financial Group Inc., Providence, R.I.	2,996	1,212	147.23	6.51
17	23	Fifth Third Bancorp, Cincinnati	2,687	1,300	106.71	30.51
18	16	CoreStates Financial Corp., Philadelphia	2,610	1,725	51.33	11.42
19	17	Republic New York Corp.	2,440	1,703	43.28	7.90
20	24=	State Street Boston Corp.	2,372	1,275=	86.11	17.80
21	21	Chase Manhattan Corp., New York	2,346	1,383	69.63	2.41
22	27	Barnett Banks Inc., Jacksonville, Fla.	2,330	1,194	95.08	7.22
23	15	National City Corp., Cleveland	2,272	1,878	20.97	9.51
24	22=	U.S. Bancorp, Portland, Ore.	2,194	1,309=	67.76	11.77
25	25	Bank of New York Co. Inc.	2,156	1,231	75.09	5.35
26	36	KeyCorp, Albany, N.Y.	2,105	985	113.77	9.01
27	31	First Fidelity Bancorp., Newark, N.J.	1,967	1,051	87.19	6.81
28	20	First Interstate Bancorp, Los Angeles	1,881	1,461	28.76	3.85
29	34	First Bank System Inc., Minneapolis	1,875	1,007	86.24	10.49
30	32	Mellon Bank Corp., Pittsburgh	1,769	1,044	69.37	8.11
31	-	MBNA Corp., Newark, Del.	1,764	-	-	31.08
32	28	Boatmen's Bancshares Inc., St. Louis	1,763	1,101	60.05	10.27
33	33	Northern Trust Corp. Chicago	1,713	1,025	67.18	13.44
34	29	First Chicago Corp.	1,679	1,089	54.17	7.41
35	35=	Comerica Inc., Detroit	1,674	1,024=	113.86	11.67
36	30	Society Corp., Cleveland	1,633	1,057	54.49	10.56
37	37=	Firstar Corp., Milwaukee	1,468	878=	67.23	12.29
38	42	Manufacturers National Corp., Detroit	1,312	649	102.51	10.49
39	38	Bancorp Hawaii Inc., Honolulu	1,242	798	57.67	11.28
40	43	Huntington Bancshares Inc., Columbus, Ohio	1,198	652	83.92	9.80
41	47=	Marshall & Ilsley Corp., Milwaukee	1,160	600=	93.29	15.70
42	79=	Ameritrust Corp., Cleveland	1,153	304=	279.58	10.90
43	57	SouthTrust Corp., Birmingham, Ala.	1,078	435	147.71	10.80
44	40	First of America Bank Corp., Kalamazoo, Mich.	1,058	702	38.90	7.34
45	60	Meridian Bancorp Inc., Reading, Pa.	1,046	416	151.41	9.41
46	41	Wilmington Trust Co., Del.	1,028	704	46.05	25.91
47	49	First Alabama Bancshares Inc., Montgomery	984	582	69.08	15.13
48	45	Old Kent Financial Corp., Grand Rapids, Mich.	926	615	50.45	10.54
49	44	First Hawaiian Inc., Honolulu	890	634	40.51	13.75
50	54	Bank of Boston Corp.	865	470	83.97	2.67
51	55	AmSouth Bancorp., Birmingham, Ala.	853	457	86.73	9.35
52	46	Mercantile Bancshares Corp., Baltimore	849	602	41.16	16.77
53	63	Central Fidelity Banks Inc., Richmond	841	380	121.34	12.88
54	52	First Virginia Banks Inc., Falls Church	759	485	56.27	12.83
55	62	Integra Financial Corp., Pittsburgh	727	386	88.21	8.37
56	51	Star Banc Corp., Cincinnati	723	487	48.40	10.95
57	67	First Security Corp., Salt Lake City	690	355	94.23	10.21
58	65	Shawmut National Corp., Hartford, Conn.	662	359	89.94	2.99
59	50	Synovus Financial Corp., Columbus, Ga.	678	512=	32.38	16.88
60	70	Mercantile Bancorp. Inc., St. Louis	674	341	97.35	8.40
61	75	UJB Financial Corp., Princeton, N.J.	669	321	108.33	5.13
62	64	First Empire State Corp., Buffalo, N.Y.	669	363	84.17	7.59
63	66	First Tennessee National Corp., Memphis	657	355	84.91	8.87
64	48	Union Bank, San Francisco	631	595	5.92	3.83
65	82	Central Bancshares of the South Inc., Birmingham, Ala.	621	296	109.81	10.50
66	85	Signet Banking Corp., Richmond	620	276	124.35	5.37
67	59	Commerce Bancshares Inc., Kansas City, Mo.	609	430	41.50	9.90
68	89	Michigan National Corp., Farmington Hills	607	245	147.95	5.77
69	71	PNC Financial Corp., Indianapolis	600	341	75.91	9.46
70	96=	Valley National Corp., Phoenix, Ariz.	580	215=	169.20	5.59
71	53=	BanPonce Corp., Ponce, P.R.	579	479	20.76	6.45
72	95	Merchants National Corp., Indianapolis	570	217	163.13	9.84
73	58	Crestar Financial Corp., Richmond	569	431	32.20	4.93
74	72=	BB&T Financial Corp., Wilson, N.C.	554	339=	63.13	8.98
75	73	United Missouri Bancshares Inc., Kansas City	514	338	51.89	12.53
76	56	Continental Bank Corp., Chicago	504	471	14.31	2.11
77	80=	First Bancorporation of Ohio, Akron	471	301=	56.25	12.67
78	91	First Illinois Corp., Evanston	458	227	102.00	26.73
79	74	Dauphin Deposit Corp., Harrisburg, Pa.	451	337	33.98	12.49
80	88	Liberty National Bancorp Inc., Louisville, Ky.	450	249	81.15	10.89
81	81	Puget Sound Bancorp, Tacoma, Wash.	449	300	49.89	9.41
82	84	MNC Financial Inc., Baltimore	426	282	51.21	2.31
83	78	Fourth Financial Corp., Wichita, Kan.	425	317	34.18	10.25
84	-	First American Corp., Nashville, Tenn.	420	149	182.72	6.76
85	87	Dominion Bankshares Corp., Roanoke, Va.	413	262	57.60	4.26
86	76=	West One Bancorp, Boise, Idaho	407	307=	32.80	8.23
87	-	Security Bancorp., Inc., Southgate, Mich.	400	178	124.98	14.37
88	83	U.S. Trust Corp., New York	392	283	38.46	14.98
89	-	Valley Capital Corp., Las Vegas, Nev.	366	168	126.86	11.55
90	61	CBI National Corp., Beverly Hills	363	390	-1.81	8.48
91	77	Old National Bancorp, Evansville, Ind.	361	308=	23.65	14.57
92	-	First Commerce Corp., New Orleans	378	161	134.66	7.51
93	100	National Commerce Bancorp., Memphis	365	199	83.27	17.67
94	86=	Key Centurion Bancshares Inc., Charleston, W.Va.	351	274=	28.04	11.52
95	98	Valley Bancorporation, Appleton, Wis.	350	214	63.31	9.03
96	-	First Commercial Corp., Little Rock, Ark.	347	151	129.89	13.54
97	93	Keystone Financial Inc., Harrisburg, Pa.	341	223	52.98	12.32
98	-	Summcorp, Fort Wayne, Ind.	331	128	159.19	13.29
99	-	Affiliated Bankshares of Colorado, Denver	326	110	196.25	11.74
100	92=	Valley National Bancorp, Clifton, N.J.	317	225=	40.83	11.84
		Totals for the Top 100	171,459	102,150	67.8%*	

Data source: SNL Securities, Charlottesville, Va. **Description of the table:** A ranking of 100 banking companies with the largest market capitalization. **Mkt Cap.** is market capitalization, unless otherwise noted. Market capital is computed by multiplying the number of common shares outstanding at the bank on Sept. 30, 1991 by the closing market price of the bank's stock on Dec. 31, 1991. (*)= Calculated by American Banker and is based on the number of shares outstanding as reported 1991. **% Chg 12/90:** Percentage change in market capitalization from yearend 19XX to yearend 1991. **Ratio Mkt Cap./Assets:** Is market capitalization on Dec. 31 expressed as a percentage of total assets on Sept. 30. (a)= On Dec. 31 the bank formerly known as NCNB Corp. acquired C&S Sovran Corp. Norfolk, Va. and then changed name. (b)= On Dec. 31 the bank acquired Manufacturers Hanover Corp. (#)= Revised. (%)= Calculated using the yearend 1991 assets. (%)= Percentage calculated for the 99 banks with data for both 1990 and 1991. (§)= Pro forma.

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10 Highest Market Cap: Assets Ratios

		Mkt.Cap 12/31/91 ($ Mil.)	Mkt.Cap 12/31/90 ($ Mil.)	Market Cap. as a % of Total Assets	Market Capital Rank
1	MBNA Corp.	1,764		31.08	31
2	Fifth Third Bancorp	2,687	1,300	30.51	17
3	First Illinois Corp.	458	227	26.73	78
4	Wilmington Trust Co.	1,028	704	25.91	46
5	Banc One Corp.	8,428	4,408	25.40	3
6	State Street Boston Corp.	2,372	1,275	17.80	20
7	Nat'l Commerce Bancorp.	365	199	17.67	93
8	Synovus Financial Corp.	678	512	16.88	59
9	Mercantile Bankshares Cp.	849	602	16.77	52
10	Marshall & Ilsley Corp.	1,160	600	15.70	41

Top Gains in Market Capitalization

		Mkt.Cap 12/31/91 ($ Mil.)	Mkt.Cap 12/31/90 ($ Mil.)	Percent Increase (%)	Market Capital Rank
1	Ameritrust Corp.	$1,153	$303	280%	42
2	First American Corp.	420	149	183	84
3	Valley National Corp.	580	215	169	70
4	Merchants National Corp.	570	217	163	72
5	Summcorp	331	128	159	98
6	Meridian Bancorp Inc.	1,046	416	151	45
7	Michigan National Corp.	607	245	148	68
8	Southtrust Corp.	1,078	435	148	43
9	Fleet/Norstar Financial	2,996	1,212	147	16
10	First Commerce Corp.	378	161	135	92

Rise in Market Value Builds Top Banks' Clout

By Richard Layne

THE TOP 100 BANK companies in market capitalization saw their value surge by 11.4% in the second quarter, providing additional firepower for acquisitions.

BankAmerica Corp. catapulted to the top spot in the rankings, thanks to its acquisition of Security Pacific Corp. in April.

The San Francisco-based company's market capitalization hit $15.2 billion on June 30, an all-time high for a bank.

BankAmerica supplanted NationsBank Corp., which briefly held the No. 1 spot at the beginning of the second quarter.

J.P. Morgan & Co., which led at the end of the first quarter, fell to third place.

Market capitalization – the number of shares outstanding multiplied by the stock price – is what separates buyers from sellers.

Leaders in market capitalization are able to buy less potent banks for stock without major dilution in earnings per share.

"Market capitalization is a better demonstration of the true size and power of these companies than asset size," said Dennis Shea, an analyst at Morgan Stanley & Co. "The relative difference [in market capitalization] provides an impetus for acquisitions."

ACCORDING TO the *American Banker*'s quarterly survey, the 100 bank companies with the largest market capitalizations had a total value of $209.4 billion at midyear, compared with $188.0 billion at the end of the first quarter. So far this year, market value has risen about 22%.

Banks outperformed the overall stock market. The Standard & Poor's 500 index was essentially flat – rising 1.6% – in the second quarter.

The market capitalization of No. 2 NationsBank at the end of the quarter was $11.5 billion, up 4.7% from the first quarter.

Morgan, which led in 1990 and 1991, lost value in the second quarter because of a 2.6% drop in its stock price.

The bank fell to third place, with a value of $10.7 billion, down 2.8% from the first quarter.

Despite Morgan's drop, the second quarter was the first time a trio of banking companies had market capitalizations exceeding $10 billion, the level that some investors consider the threshold for a giant corporation.

Certainly, the industry has come a long way from the dark days of 1990, when Morgan topped the list with $8 billion and only five banking companies had capitalizations over $3 billion.

Fueling the rise was the continuing rally in bank stocks and $1.4 billion in new common equity.

THE INDUSTRY'S GAINS may bring in new investors. Some big funds, for example, will invest in a company only if they can acquire at least 1% of the shares without causing the stock price to jump.

A bank with a market capitalization of, say, $8 billion has a sufficient number of shares outstanding to allow this.

"The liquidity [in shares] of the industry has improved, so it is easier to take medium- to large-size positions in a bank without moving the market," said Tucker Andersen, a managing partner with New York-based Cumberland Associates, fund managers.

In addition, bigger market capitalization means that the shares are easier to trade, encouraging investors to jump on board because they can sell out within a day or two.

The combination of new equity and investor interest sent the market value of some banks, particularly once-troubled institutions, soaring.

Shawmut National Corp. rose 54%, to $1.7 billion. Rival Bank of Boston Corp. increased its value by 51%, to $2 billion.

First Chicago Corp. grew 39%, to $2.8 billion. The gain pushed First Chicago into the top 20, the only major change in the upper echelon.

At yearend 1990, shares of regional and superregional banks sold at less than book value, said Mr. Shea. Now, the market-to-book premium for that group is 154% of book value, a 20-year high, he said. □

THIS YEAR WAS THE FIRST TIME A TRIO OF BANKING COMPANIES HAD MARKET CAPITALIZATIONS EXCEEDING $10 BILLION.

Top 100 Banking Companies in Market Capitalization

Listed in order of market value of common stock on June 30, 1992, compared with March 31, 1992 (dollar amounts in millions)

Rank 6/92	Rank 3/92		Mar. Cap 6/30/92	Mar. Cap 3/30/92	% Chg 3/92	Mar. Cap /Assets	Rank 6/92	Rank 3/92		Mar. Cap 6/30/92	Mar. Cap 3/30/92	% Chg 3/92	Mar. Cap /Assets
1	3	BankAmerica Corp., San Francisco	$15,202	$10,098	50.5%	7.9%	51	48	Continental Bank Corp., Chicago	$981	$901	8.9%	4.4%
2	1	NationsBank Corp., Charlotte, N.C.	11,548	11,033	4.7	10.2	52	66	Crestar Financial Corp., Richmond	972	729	33.3	7.9
3	2	J.P. Morgan & Co. Inc., New York	10,492	11,002	(4.6)	10.3	53	56	First Virginia Banks, Inc., Falls Church	964	827	16.5	14.7
4	4	Banc One Corp., Columbus, Ohio	9,158	9,309	(1.6)	18.8	54	72	MNC Financial, Inc., Baltimore	954	699	36.5	5.7
5	5	Chemical Banking Corp., New York	8,994	7,695	13.4	6.6	55	59	Star Banc Corp., Cincinnati	927	811	14.3	13.8
6	6	Citicorp, New York	7,651	5,798	32.2	3.5	56	52	First Security Corp., Salt Lake City, Utah	919	872	5.4	12.1
7	7	PNC Financial Corp, Pittsburgh	5,841	5,968	(2.1)	13.3	57	51	Mercantile Bankshares Corp., Baltimore	917	872	5.2	17.6
8	8	Norwest Corp., Minneapolis	5,812	5,985	(2.9)	12.9	58	50	Integra Financial Corp., Pittsburgh	913	891	2.4	10.4
9	9	Wachovia Corp., Winston-Salem, N.C.	5,269	5,002	5.3	16.4	59	53	UJB Financial Corp., Princeton, N.J.	905	848	6.8	6.8
10	10	SunTrust Banks, Inc., Atlanta	5,148	4,560	12.9	9.7	60	65	Synovus Financial Corp., Columbus, Ga.	883	746	18.4	21.3
11	12	First Union Corp., Charlotte, N.C.	5,018*	4,354	15.2	10.4	61	55	First Tennessee National Corp., Memphis	870	830	4.8	11.2
12	11	Bankers Trust New York Corp.	4,865	4,553	6.8	7.5	62	58	First Empire State Corp., Buffalo, N.Y.	851	814	4.5	9.4
13	15	Chase Manhattan Corp., New York	3,941	3,405	15.7	4.1	63	69	BanPonce Corp., San Juan, P.R.	829	723	14.6	9.0
14	13	Wells Fargo & Co., San Francisco	3,866	3,645	6.0	7.3	64	60	INB Financial Corp., Indianapolis	820	795	3.2	13.2
15	16	Fleet Financial Group, Providence, R.I.	3,625	3,350	8.2	8.0	65	68	Mercantile Bancorp, Inc., St. Louis	807	724	11.5	9.7
16	17	National City Corp., Cleveland	3,549	3,168	11.3	12.3	66	67	Puget Sound Bancorp, Tacoma, Wash.	805	725	11.0	16.6
17	14	NBD Bancorp, Inc., Detroit	3,497	3,412	(0.4)	10.9	67	54	First Hawaiian, Inc., Honolulu	802	842	(4.8)	12.1
18	18	Society Corp., Cleveland	3,371	3,168	6.4	13.8	68	61	Central Fidelity Banks, Inc., Richmond	777	788	(1.4)	11.3
19*	34	Comerica Inc., Detroit	3,370*	1,739	93.8	13.5	69	62	Union Bank, San Francisco	776	760	2.1	4.6
20	19	Bank of New York Co.	3,222*	2,919	10.4	8.0	70	83	First Florida Banks, Inc., Tampa	766	463	65.5	14.1
21	31	First Chicago Corp.	2,809*	2,014	39.5	5.9	71	70	BB&T Financial Corp., Wilson, N.C.	734	710	3.3	11.3
22	22	CoreStates Financial Corp, Philadelphia	2,715	2,460	10.4	12.5	72	73	Central Bancshares South, Inc., Birmingham, Ala.	726	655	10.8	12.0
23	25	Barnett Banks, Inc., Jacksonville, Fla.	2,713	2,396	6.0	8.2	73	71	Commerce Bancshares, Inc., Kansas City, Mo.	687	700	(2.0)	10.3
24	21	First Fidelity Bancorp., Lawrenceville, N.J.	2,695	2,485	8	9.2	74	64	Michigan National Corp., Farmington Hills	679	752	(9.7)	6.2
25	23	State Street Boston Corp.	2,664	2,394	11.3	17.2	75	74	West One Bancorp, Boise, Idaho	643*	555	15.9	12.0
26	24	First Interstate Bancorp, Los Angeles	2,655	2,851	(2.9)	5.4	76	81	First Commerce Corp., New Orleans	612*	478	28.0	10.5
27	20	Fifth Third Bancorp, Cincinnati	2,608	2,782	(6.3)	28.6	77	78	United Missouri Bancshares, Inc., Kansas City, Mo.	573	537	6.8	12.3
28	27	U.S. Bancorp, Portland, Ore.	2,375	2,259	5.1	12.6	78	80	Dauphin Deposit Corp., Harrisburg, Pa.	563	487	15.6	15.4
29	26	KeyCorp, Albany, N.Y.	2,355	2,134	8.2	10.1	79	106	Midlantic Corp., Edison, N.J.	557	295	88.7	3.2
30	30	Mellon Bank Corp., Pittsburgh	2,194	2,064	5.4	7.6	80	75	Dominion Bankshares Corp., Roanoke, Va.	551	551	0.0	5.9
31	28	Republic New York Corp.	2,074	2,124	(2.4)	6.4	81	82	BayBanks, Inc., Boston	551	466	18.3	5.9
32	38	Bank of Boston Corp.	2,072	1,371	51.1	8.6	82	77	Liberty National Bancorp, Inc., Louisville, Ky.	546	541	0.9	12.6
33	29	First Bank System, Inc., Minneapolis	2,067	2,067	0.0	11.5	83	76	First American Corp., Nashville, Tenn.	540	543	(0.5)	8.3
34	33	Northern Trust Corp., Chicago	2,044	1,766	15.7	15.6	84	85	First Bancorp. of Ohio, Akron	509	462	10.2	13.6
35	32	MBNA Corp., Newark, Del.	1,909	1,999	(4.5)	33.2	85	84	Key Centurion Bancshares, Inc., Charleston, W.Va.	481	463	3.9	15.8
36	35	Boatmen's Bancshares, Inc., St. Louis	1,668	1,664	13.3	10.2	86	86	Valley National Bancorp, Clifton, N.J.	466	460	1.4	16.0
37	42	Shawmut National Corp., Hartford, Conn.	1,664	1,110	53.7	7.5	87	79	Fourth Financial Corp., Wichita, Kan.	465	494	(5.7)	11.0
38	36	Firstar Corp., Milwaukee	1,578	1,525	10.0	13.9	88	91	U.S. Trust Corp., New York	457	409	11.7	12.5
39	37	Huntington Bancshares Inc., Columbus, Ohio	1,569	1,376	14.0	12.3	89	92	Valley Bancorp., Appleton, Wis.	436	400	9.6	11.2
40	39	Bancorp Hawaii, Inc., Honolulu	1,508	1,312	15.3	11.1	90	101	Bank South Corp., Atlanta	433	305	41.9	9.7
41	40	Meridian Bancorp, Inc., Reading, Pa.	1,223	1,167	4.8	10.5	91	87	Old National Bancorp, Evansville, Ind.	428	436	(1.7)	15.3
42	41	Marshall & Ilsley Corp., Milwaukee	1,221	1,130	8.0	14.0	92	94	Southern National Corp., Lumberton, N.C.	409	359	14.0	9.5
43	43	First of America Bank Corp., Kalamazoo, Mich.	1,169	1,104	5.9	7.2	93	90	Keystone Financial, Inc., Harrisburg, Pa.	407	420	(3.0)	14.9
44	44	AmSouth Bancorp., Birmingham, Ala.	1,147	1,066	7.5	12.4	94	98	FirsTier Financial, Inc., Omaha, Neb.	380	352	8.0	13.4
45	46	Old Kent Financial Corp., Grand Rapids, Mich.	1,141	1,041	9.6	12.8	95	108	Deposit Guaranty Corp., Jackson, Miss.	378	288	31.3	7.7
46	45	SouthTrust Corp., Birmingham, Ala.	1,132	1,056	7.3	10.9	96	88	City National Corp., Beverly Hills	371	423	(12.4)	8.7
47	63	Valley National Corp., Phoenix, Ariz.	1,112	754	47.5	10.1	97	99	Summit Bancorp., N.J.	367	333	10.0	9.8
48	57	Signet Banking Corp., Richmond	1,067	817	30.7	9.7	98	89	National Commerce Bancorp., Memphis, Tenn.	366	421	(13.1)	17.2
49	47	First Alabama Bancshares, Inc., Montgomery	1,046	961	10.0	14.7	99	102	Sunwest Financial Services, Albuquerque, N.M.	354	304	16.4	10.5
50	49	Wilmington Trust Corp., Del.	993	893	11.2	23.0	100	103	Trustmark Corp., Jackson, Miss.	354	300	18.0	9.0
									Totals for the Top 100 at Midyear	210,963*	187,972	12.2%	9.8%

Data source: SNL Securities. Ranks based on [illegible] Description of the table: Rank 6/92 is banking companies with the largest market capitalization, which is computed by multiplying a bank company's shares outstanding by the closing market price of the same company on June 30, 1992 for most banks in the list. Shares outstanding are as of March 31. Whenever possible, ADRs or American Banker have adjusted shares outstanding for common stock issued during the second quarter. **% Chg 3/92**: Percentage change in market capitalization from March 31, 1992 to June 30, 1992. **Mar. Cap./Assets**: a market capitalization ratio expressed as a percentage of total assets on March 31, 1992. (Pro-forma assets including Security Pacific Corp., which was acquired by BankAmerica in April.) (*)— Calculated by American Banker to account for common stock issued during the second quarter. (+)— Revised since publication July 10.

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Top Gains in Market Capitalization

		M.Cap 6/30/92 ($ Mil.)	M.Cap 3/31/92 ($ Mil.)	Percent Increase (%)	Market Capital Rank
1	Comerica Inc.	3,370	1,739	93.8	19
2	Midlantic Corp.	557	295	88.7	79
3	First Florida Banks, Inc.,	768	463	65.8	70
4	Shawmut National Corp.	1,706	1,110	53.7	37
5	Bank of Boston Corp.	2,072	1,371	51.1	32
6	BankAmerica Corp.	15,202	10,098	50.5	1
7	Valley National Corp.	1,112	754	47.5	47
8	Bank South Corp.	433	305	41.9	90
9	First Chicago Corp.	2,793	2,014	39.5	21
10	MNC Financial, Inc.	954	699	36.5	54

10 Highest Market Cap: Assets Ratios

		M.Cap 6/30/92 ($ Mil.)	M.Cap 3/31/92 ($ Mil.)	Market Cap as a % of Total Assets	Market Capital Rank
1	MBNA Corp.	1,909	1,999	33.2	35
2	Fifth Third Bancorp	2,608	2,782	28.6	27
3	Wilmington Trust Corp.	993	893	23.0	50
4	Synovus Financial Corp.	883	746	21.3	60
5	Banc One Corp.	9,158	9,309	18.8	4
6	Mercantile Bankshares Corp.	917	872	17.6	57
7	State Street Boston Corp.	2,664	2,394	17.2	25
8	National Commerce Bancorp.	366	421	17.2	98
9	Puget Sound Bancorp	805	725	16.6	66
10	Wachovia Corp.	5,269	5,002	16.4	9

Banks Cut 44,000 Jobs; Ax Falls in War on Costs

By Kenneth Cline

THE NATION'S 25 largest banking companies eliminated 44,151 jobs last year, an *American Banker* survey has found. The 6.3% reduction was more than the combined cuts of the three previous years.

The sharp drop was not a surprise: Many companies announced heavy layoffs last year as mergers and cost-cutting swept the industry. But the survey, based on yearend data and adjusted for mergers, provides the first tally of how much cutting was actually done.

The figures also provide a good indication of the total decline in jobs throughout the industry, because the 25 companies employ 44% of banking's work force.

The survey suggests that total employment dipped below 1.49 million last year, from a peak of 1.56 million in 1986.

MOST OBSERVERS THINK the sharp cuts last year are just a taste of what's to come: Another 50,000 to 100,000 layoffs are expected for 1992.

"The shrinkage in employment in 1991 was modest compared to what we expect to see in 1992," said Joel Friedman, managing partner of strategic services with Andersen Consulting in San Francisco.

Mr. Friedman, whose company conducted an extensive study of bank employment, said last year's reductions were driven by the economic downturn. Now, merger savings are beginning to kick in.

Mr. Friedman estimated the three megamergers arranged last summer – which are removing C&S/Sovran Corp., Manufacturers Hanover Corp., and Security Pacific Corp. as separate entities – "will probably account for as many jobs as we lost in the whole industry in 1991."

The merged companies alone are expected to shed about 21,000 jobs this year, based on their own statements and analyst estimates.

THE SURVEY compiled employment totals over the past five years. The companies tracked were the 25 having the most assets as of Dec. 31, 1991. Employment totals for previous years were restated to reflect subsequent mergers.

For example, Fleet/Norstar Financial Group's figures for 1987 through 1990 include the work force of Bank of New England, because Fleet acquired the failed institution last year.

By this yardstick, Bank of New York Co., which acquired Irving Bank Corp. in 1989, showed the largest percentage decline in jobs over the five years, down 36%, or 7,423 jobs. Fleet was second, at 30.5%, or 11,426 jobs.

Last year, Fleet showed the largest percentage decline, 17.6%, followed by another company that made a major government-assisted acquisition, First Union Corp., which had a 13.8% drop.

But more often, poor performance, not merger-related layoffs, accounted for big drops in head counts, as banks tried to make up in expense control what they lost in bad real estate loans.

First Interstate Bancorp in Los Angeles trimmed 4,854 employees last year, or 13.8%. Two other California giants that ran into problems, San Francisco-based Wells Fargo & Co. and Security Pacific in Los Angeles, shrank by 13.6% and 9.9%, respectively.

Like California, the Northeast is also reeling from a fall in real estate values. Citicorp produced the most layoffs of all, 9,000 workers, although its percentage decline, 9.5%, ranked ninth in the *American Banker* study.

Chase Manhattan Corp. shed 4,611 employees, 11.3%, while Chemical chopped 2,956 jobs, or 6.4%.

The payroll pruning improved productivity, at least on paper.

In 1991, the top 25 banks managed $2.42 million in assets per employee, up 9.6% from $2.21 million in 1990.

The reason: While the number of employees fell 6.3%, assets for the top 25 increased 2.7%.

"The investment community wants performance, and banks have got to drive their costs down somehow," said David Partridge, director of the financial institutions practice for Cresap, a Towers Perrin subsidiary in Los Angeles.

LAST YEAR'S 44,151 job cuts amounted to 54% of the 81,821 jobs eliminated at the companies over the past five years.

The most in the earlier years was 23,455 in 1988.

Of the top 25 banks, six actually ended 1991 with more workers than they started with, reflecting acquisitions and growth in core operations.

Banc One Corp., based in Columbus, Ohio, added 2,917 employees, a 10.7% gain. Norwest Corp. in Minneapolis increased its work force by 5.8%. □

Employment at the Top 25 Banking Companies

Adjusted for mergers; companies ranked by total assets on Dec. 31, 1991, with total employees 1987-1991

Asset Rank 12/31/91		Total Assets ($ million) 12/31/91	Full time equivalent employment on December 31, adjusted for mergers 1991	1990	1989	1988	1987	Percent Change 87-91
1	Citicorp, New York	216,922	86,000	95,000	92,000	89,000	90,000	-4.4
2	Chemical Banking Corp., New York (a)	138,900	43,169	46,125	49,408	53,206	60,560	-28.7
3	BankAmerica Corp., San Francisco	115,509	54,400	56,349	54,779	53,713	59,500	-8.6
4	Nationsbank Corp., Charlotte, N.C. (b)	110,319	57,177	58,721	57,466	57,161	56,626	1.0
5	J.P.Morgan & Co., Inc., New York	108,664	13,323	12,968	14,207	15,360	15,000	-11.2
6	Chase Manhattan Corp., New York (c)	91,197	36,210	40,821	41,764	41,606	43,569	-16.9
7	Security Pacific Corp., Los Angeles (d)	76,411	37,300	41,400	41,746	43,088	44,944	-17.0
8	Bankers Trust New York Corp.	63,959	12,088	13,522	13,230	12,751	12,292	-1.7
9	Wells Fargo & Co., San Francisco (e)	53,547	18,830	21,800	20,365	20,548	21,936	-14.2
10	First Chicago Corp. (f)	48,963	17,014	17,400	16,500	14,868	15,237	11.7
11	First Interstate Bancorp, Los Angeles (g)	48,922	30,281	35,135	35,850	38,536	39,739	-23.8
12	Banc One Corp., Columbus, Ohio (h)	46,253	30,000	27,093	24,276	25,955	26,527	13.1
13	First Union Corp., Charlotte, N.C. (i)	46,100	24,203	28,000	30,174	32,869	33,342	-27.4
14	Fleet/Norstar Financial Group, Inc., Providence, R.I. (j)	45,445	26,000	31,555	35,610	37,533	37,426	-30.5
15	PNC Financial Corp., Pittsburgh (k)	44,892	16,668	16,923	16,552	15,913	15,869	5.0
16	Bank of New York Co., Inc.(l)	39,410	13,226	13,847	14,883	17,766	20,649	-35.9
17	Norwest Corp., Minneapolis (m)	38,502	25,500	24,099	21,526	21,142	20,578	23.9
18	SunTrust Banks, Inc., Atlanta	34,554	19,109	19,739	20,023	19,936	20,047	-4.7
19	Wachovia Corp, Winston Salem, N.C. (n)	33,158	17,643	17,641	17,000	17,034	17,171	2.7
20	Barnett Banks, Inc., Jacksonville, Fla. (o)	32,721	17,555	18,363	18,206	18,181	18,413	-4.7
21	Bank of Boston Corp. (p)	32,700	16,100	17,400	18,800	19,500	20,582	-21.8
22	Republic New York Corp. (q)	31,221	8,547	9,567	8,742	3,625	3,700	24.2
23	First Fidelity Bancorp., Lawrenceville, N.J. (r)	30,215	11,504	12,942	15,592	16,077	16,410	-29.9
24	NBD Bancorp, Inc., Detroit (s)	29,513	13,195	13,105	12,860	12,770	11,931	10.5
25	Mellon Bank Corp., Pittsburgh (t)	29,355	16,300	17,176	15,985	17,310	17,363	-6.1
	Totals for the Top 25 Banks	$1,594,382	657,574	701,771	703,664	715,986	739,441	-11.1
	Annual % change in employment at top 25		-6.3%	-0.3%	-1.7%	-3.2%	N.A.	
	Total Bank Employment[1]		1,486,159	1,517,344	1,531,355	1,527,071	1,545,011	-3.5
	Annual % change in employment at all banks		-2.1	%-0.9%	0.3%	-1.2%	-1.2%	
	Employment at top 25 as % of all banks		44.25%	46.25%	45.95%	46.89%	47.86%	

Data sources: Employee data are from **American Banker** surveys. These data have been adjusted (restated) by **American Banker** for mergers of major commercial banking institutions, and whenever possible, for thrift acquisitions. The acquired institutions are identified below. In most cases, federal regulatory data were used to make the adjustments. **(a)**— Acquired Manufacturers Hanover Corp. and Community Bank & Trust Co., New York, in 1991. Acquired Heuron Bancorp, Morristown, N.J., in 1989. **(b)**— Formerly known as NCNB Corp. changed title after acquiring C&S/Sovran Corp., Norfolk, Va., at yearend 1991. (C&S/Sovran was formed in 1990, when Citizens & Southern Corp., Atlanta, and Sovran Financial Corp., Norfolk, merged.) Also acquired the bank subsidiaries of the former First Republic Bank Corp., Dallas, and formed NCNB Texas National Bank in 1989. **(c)**— Acquired two Bridgeport, Conn., institutions, Citytrust and Mechanics & Farmers Savings Bank, FSB, in 1991. The 1990 data have been adjusted for both acquisitions. The data for 1987 through 1989 have been adjusted for the Citytrust acquisition only. **(d)**— Acquired Santa Clarita National Bank and La Jolla Bancorp in 1990, Nevada National Bancorp and Southwest Bank, Vista, Calif., in 1989, and Security Pacific Asian Bank NA in 1988. **(e)**— Acquired Central Pacific Corp., Bakersfield; Valley National Bank, Glendale; First Camino Bank, Anaheim; and Bank of Costa Mesa, in 1990, and Barclays Bank of California in 1988. Data have not been adjusted for recent thrift acquisitions. **(f)**— Acquired Ravenswood Financial Corp. and Winnetka Bank in 1989 and Gary Wheaton Corp. in 1988. **(g)**— Acquired Alex Brown Financial Group, Calif., in 1989, and Allied Bancshares, Inc., Houston, and Alaska Continental Bank in 1988. **(h)**— Acquired a large number of institutions throughout the period. The data have been adjusted for three major acquisitions: Bank One, Texas, NA (the bulk of the former MCorp), which was consolidated into Bank One in 1991; four Ohio bank affiliates of PNC Financial; Central Trust Co. of SE Ohio NA, Marietta; Central Trust Co. of No. Ohio NA, Lorain; Central Trust Co. of NE Ohio NA, Canton; and Cantrex Trust Co., Newark, also in 1991; and Marine Corp., Milwaukee, in 1988. **(i)**— Acquired Southeast Banking Corp., Miami, in 1991; Florida National Banks of Florida, Jacksonville in 1990; and Florida Commercial Banks in 1988. **(j)**— Acquired the three former bank subsidiaries of Bank of New England Corp., from the FDIC in 1991, and Indian Head Banks, Inc., Nashua, N.H. in 1988. **(k)**— Acquired Central Bancorp, Inc., Cincinnati, in Feb. 1988, and then sold four of Central Bancorp's Ohio bank affiliates to Banc One in 1991. Also acquired First Bank & Trust Co., Mechanicsburg, Pa., in Feb. 1988, and Bank of Delaware Corp., in March 1989. Data were adjusted for these mergers and sale but have not been adjusted for recent thrift acquisitions. **(l)**— Acquired Irving Bank Corp., New York, in 1988. **(m)**— Acquired United Banks of Colorado, Inc., Denver; Anything National Bancorp., Casper, Wyo.; Hawkeye Bancorp., Waterloo, Iowa; and Chaffen Bankshares, Anoka, Minn., in 1991. Also acquired First Interstate Corp. of Wisconsin in 1990 and BankGroup Inc., Fergusta, Minn., in 1989. Data have not been adjusted for its 1990 acquisition of First Minnesota Savings Bank. **(n)**— Acquired South Carolina National Corp. and several branches of Fulton Federal Savings Bank, Atlanta, in 1991. The 1990 data have been adjusted by the bank to reflect both acquisitions. Data for 1987 through 1989 have been adjusted to reflect the South Carolina National merger only. **(o)**— Acquired First American Bank & Trust Co., NA and Tucker State Bank, Jacksonville, in 1990; ANB Bankshares, Brunswick, Ga.; FMB Financial Holding, Fayetteville, Ga., and Investors Trust Financial Corp., Duluth, Ga., in 1989; and First Fulton Bancshares, Inc., Palmetto, Ga., in 1988. Data have not been adjusted for the bank's eight thrift acquisitions made in 1988 through 1990. **(p)**— Acquired Bank Vermont Corp. in 1988. (q)— Acquired Manhattan Savings Bank, New York, in 1990. Only data for 1989 were adjusted for this merger. **(r)**— Acquired First National Bank, Toms River, N.J., and branches of four thrifts from the Resolution Trust Corp. in 1991, including 29 branches from Atlantic Financial Savings, Bala Cynwyd, Pa., and 48 branches from former City Savings, FSB, Somerset, N.J. Acquired Fidelcor, Inc., in Feb. 1988. The data for 1987 through 1990 have been adjusted for the bank acquisitions. The 1990 data also were adjusted by the bank, for its 1991 thrift acquisitions. **(s)**— Acquired FNW Bancorp, Mt. Prospect, Ill., in 1991. Data for 1988 through 1990 have been adjusted for this merger. Data have not been adjusted for various thrift acquisitions throughout the period. **(t)**— Acquired United Penn Bank, Wilkes Barre, Pa., in 1991. Data have not been adjusted for the acquisition of 54 branches of Meritor Savings Bank, Philadelphia, in 1988. (*)— Data are for FDIC-insured commercial banks and are from the Federal Deposit Insurance Corp., Washington, D.C.

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Leverage Ratio Dips

By Kelley Holland

DESPITE SIGNS OF an incipient recovery in bank earnings and broadening access to capital markets, a surprisingly large number of the nation's biggest banks saw a key capital measure decline during 1991.

Twenty-six of the 100 largest banks, as measured by assets, registered declining leverage capital ratios during the year, according to a survey conducted by *American Banker*.

Nineteen of the banks showed declines in their total risk-based capital ratios.

The leverage capital ratio measures a bank's Tier 1 risk-based capital – primarily common equity and preferred stock – against all its average assets. It does not credit banks for replacing risky assets with more stable ones, as the Tier 1 and Tier 2 ratios do.

The leverage ratio, imposed at yearend 1990, is important because regulators appear to be using it as a benchmark for deciding whether to approve acquisitions, mergers, and new banking powers.

Although regulators have not set explicit leverage capital requirements for any but the weakest banks, most bankers believe they need ratios of 5% or better to do all the things they want.

Sixteen of the biggest banks, including Bank of Boston Corp., Chemical Banking Corp., Citicorp, First Interstate Bancorp, and Security Pacific Corp., finished 1991 with leverage capital ratios below that level.

SOME OF THE BANKS, to be sure, propped up their levels in the first quarter. Chemical, for example, raised over $1.5 billion in equity this year, meaning its leverage ratio should rise.

Also, the mean level for all 100 banks in the survey rose to 6.22% at yearend 1991 from 5.76% 12 months earlier. As for risk-based capital, ratios improved from a mean of 10.34% to 11.24% – well above the required minimum of 8%.

Some of the biggest leverage-capital gainers attributed their success to a sharp selloff of assets, coupled with a keen understanding of regulators' desires.

Maryland's MNC Financial Inc. – whose leverage ratio climbed 44% during the year, faster than any other company in the top 100 – did it by spinning off its $7.4 billion credit card subsidiary last January into MBNA Corp.

"By selling [MBNA] you got a gain, plus you didn't have the assets," said Peter Gartman, vice chairman of MNC Financial. "You got a double whammy" in terms of capital.

MNC's capital planners focus mainly on the leverage ratio these days because "it seems to be the ratio the regulators pay the most attention to," Mr. Gartman added.

HOWEVER, SOME OF the bank companies whose ratios declined over the year complained that regulators are sending a double message by focusing on the leverage issue.

"The leverage ratio basically defeated all the original goals" of the risk-based capital ratios, groused one banker who asked for anonymity.

Bank regulators have been pounding home the need for banks to reduce the riskiness of their balance sheets by bolstering their risk-based ratios, he said.

But reducing risk does not necessarily improve leverage capital unless a bank raises new equity or sheds assets.

First Florida Banks is a case in point. Its leverage ratio dipped to 5.25% from 5.98% at yearend 1990, but the company managed to boost its total risk-based capital ratio to 10.65% from 9.72% during the same period.

Though First Florida lost money during the year, it bolstered its risk ratios by investing cash from maturing loans in low-risk securities, said William Foster Jr., treasurer. That move had no effect, however, on leverage capital.

REGULATORS ARE USING THE LEVERAGE RATIO TO DECIDE WHETHER TO APPROVE ACQUISITIONS AND MERGERS.

OTHER SURVEY findings:

- Net income for the 100 banks declined 12.1% to $8.2 billion in 1991 from $9.3 billion in 1990. That's because the list of 100 largest banks included the ten biggest losers in banking last year.
- BankAmerica Corp. earned more than any other bank, generating $1.124 billion in net income as it surpassed J.P. Morgan & Co. for the top spot.
- PNC Financial Corp. won the prize for the biggest improvement in earnings, moving from the No. 57 slot to No. 8. It had net income of $390 million, up from $70.9 million in 1990.

Citicorp remained the largest bank in assets, finishing the year at $217 billion. Chemical, flush with its merger with Manufacturers Hanover Corp., took the No. 2 spot, with $139 billion in assets. □

Top 100 U.S. Bank Holding Companies

Ranked by total assets on Dec. 31, 1991, compared with Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/91	Bank Holding Company Largest Controlled Bank in Deposits	Total Assets 12/31/91	Total Assets 12/31/90	Rank 12/90	Change in Rank	Total Deposits 12/31/91	Total Deposits 12/31/90	Controlled 12/31/91 Banks	Controlled 12/31/91 Branches	Employees 12/31/91	Employees 12/31/90
1	Citicorp, New York Citibank NA, New York	216,922,000	216,986,000	1		146,475,000	142,452,000	10	425*	86,000	95,000
2	Chemical Banking Corp., New York (a) Chemical Bank, New York	138,930,000	73,019,000	6	4	92,951,000	48,951,000	4	653	43,169	26,689
3	BankAmerica Corp., San Francisco (b) Bank of America NT&SA, San Francisco	115,509,000	110,728,000	2	1	84,067,000	92,321,000	8	1,347	54,369	56,349
4	NationsBank Corp., Charlotte, N.C. (c) NationsBank of Texas, NA, Dallas	110,319,000	65,284,515	7	3	88,075,000	50,222,030	11	1,864	57,177	28,665
5	J.P. Morgan & Co., Inc., New York Morgan Guaranty Trust Co., New York	103,468,000	93,103,154	4	1	36,976,000	37,567,187	3	6	13,323	12,968
6	Chase Manhattan Corp., New York Chase Manhattan Bank, NA, New York	98,197,000	96,064,000	3	3	71,517,000	70,713,000	8	365	36,210	39,480
7	Security Pacific Corp., Los Angeles (d) Security Pacific National Bank, Los Angeles	76,411,000	84,731,000	5	2	54,228,000	58,191,000	7	970	37,319	41,400
8	Bankers Trust New York Corp. Bankers Trust Co., New York	63,969,000	63,596,000	8		22,834,000	26,588,000	2	2	12,088	13,522
9	Wells Fargo & Co., San Francisco Wells Fargo Bank, NA, San Francisco	53,547,000	56,198,500	10	1	43,719,000	42,685,000	1	612	21,000	21,800
10	First Chicago Corp. First National Bank, Chicago	48,963,000	50,779,000	13	3	32,091,000	32,543,000	22	0	17,014	17,400
11	First Interstate Bancorp., Los Angeles First Interstate Bank of California, Los Angeles	48,922,077	51,856,452	11		41,433,328	43,140,560	18	1,046	30,291	35,135
12	Banc One Corp., Columbus, Ohio (e) Bank One Columbus, NA	46,293,072	30,335,995	20	10	37,056,979	22,316,018	50	823	27,500	19,256
13	First Union Corp., Charlotte, N.C. First Union National Bank, Charlotte	46,264,853	40,790,723	16	3	36,597,663	27,680,390	5	1,002	24,203	20,521
14	Fleet/Norstar Financial Group, Inc., Providence, R.I. Fleet Bank, NA, Hartford, Conn.	45,444,800	32,507,013	19	5	35,245,313	23,190,985	8	820	25,172	18,602
15	PNC Financial Corp, Pittsburgh (f) Pittsburgh National Bank	44,891,668	45,533,465	14	1	30,019,401	32,543,485	16	500	16,908	18,100
16	Bank of New York Co., Inc. Bank of New York	39,426,145	45,389,851	15	1	26,974,227	34,021,253	2	225	13,225	13,847
17	Norwest Corp., Minneapolis (g) Norwest Bank Minneapolis, NA	38,501,606	30,629,000	21	4	25,438,900	20,124,000	75	338	25,365	20,200
18	SunTrust Banks, Inc., Atlanta Trust Company Bank, Atlanta	34,553,620	33,411,094	17	1	27,987,952	26,825,544	36	632	19,103	19,739
19	Wachovia Corp., Winston-Salem, N.C. Wachovia Bank of North Carolina, NA, Winston-Salem	33,158,320	26,270,848	29	10	23,006,289	18,212,412	4	519	16,996	12,963
20	Barnett Banks, Inc., Jacksonville, Fla. Barnett Bank of South Florida NA, Miami	32,720,549	32,213,885	20		28,854,000	28,725,773	32	592	17,755	18,363
21	Bank of Boston Corp. First National Bank, Boston	32,700,243	32,529,072	18	3	24,737,640	25,509,231	5	234	16,100	17,400
22	Republic New York Corp. Republic National Bank, New York	31,220,805	29,597,001	23	1	21,382,002	19,999,814	2	55	4,549	4,567
23	First Fidelity Bancorp., Lawrenceville, N.J. First Fidelity Bank, NA, Newark	30,215,229	29,110,344	24	1	25,218,550	23,080,110	6	549	11,504	11,415
24	NBD Bancorp., Inc., Detroit (h) NBD Bank, NA, Detroit	29,513,459	26,746,599	27	3	22,192,615	21,245,900	25	417	13,185	12,490
25	Mellon Bank Corp., Pittsburgh Mellon Bank, NA, Pittsburgh	29,355,000	28,762,000	25		22,454,000	22,715,000	3	415	16,300	16,500
26	National City Corp., Cleveland (i) National City Bank, Cleveland	24,169,746	23,742,625	30	4	18,325,168	14,321,668	16	446	15,721	15,879
27	Continental Bank Corp., Chicago Continental Bank, NA, Chicago	24,008,000	27,143,000	26	1	15,735,000	16,098,000	1	0	4,596	5,724
28	KeyCorp, Albany, N.Y. (j) Key Bank of New York, NA, Albany	23,155,549	19,255,728	37	9	19,051,590	15,981,810	9	654	13,221	11,081
29	Shawmut National Corp., Hartford, Conn. Connecticut National Bank, Hartford	22,815,520	23,703,269	31	2	16,512,850	19,555,335	5	328	10,792	11,928
30	National Westminster Bancorp, Inc., New York* National Westminster Bank USA, New York	21,625,286	23,413,112	34	4	16,946,234	18,161,865	2	265	7,339	7,820
31	CoreStates Financial Corp, Philadelphia (k) CoreStates Bank, NA, Philadelphia	21,623,939	23,520,000	33	2	16,040,509	16,982,000	5	268	13,479	12,818
32	U.S. Bancorp., Portland, Ore. United States National Bank of Oregon, Portland	18,875,137	17,613,889	39	7	13,316,363	12,533,901	8	393	11,281	10,165
33	First Bank System, Inc., Minneapolis (l) First Bank, NA, Minneapolis	18,301,000	19,661,000	38	5	14,479,000	14,633,000	22	136	8,897	9,475
34	Midlantic Corp., Edison, N.J. (m) Midlantic National Bank, Newark	18,170,324	23,586,226	32	2	16,089,823	20,151,931	7	425	9,096	10,935
35	Boatmen's Bancshares, Inc., St. Louis, Mo. (n) Boatmen's National Bank, St. Louis	17,634,713	17,468,547	40	5	13,477,228	13,665,616	30	220	9,124	8,393
36	MNC Financial, Inc., Baltimore Maryland National Bank, Baltimore	17,436,171	26,375,773	28	8	13,892,661	21,252,010	3	245	7,820	13,003
37	Marine Midland Banks, Inc., Buffalo, N.Y.* Marine Midland Bank, NA, Buffalo	16,946,784	20,106,962	36	1	13,580,006	15,829,820	1	317	10,140	11,126
38	First of America Bank Corp., Kalamazoo, Mich. First of America Bank-Southeast Michigan, Kalamazoo	16,754,982	14,038,588	42	4	15,020,840	12,541,180	26	487	10,310	10,367
39	Society Corp., Cleveland (o) Society National Bank, Cleveland	15,404,528	15,110,246	41	2	11,535,085	12,118,114	5	341	7,919	8,752
40	State Street Boston Corp. State Street Bank & Trust Co., Boston	15,046,301	11,650,918	53	13	8,731,361	7,657,637	1	6	7,649	8,666
41	Harris Bankcorp, Inc., Chicago* Harris Trust & Savings Bank, Chicago	14,480,907	12,481,190	47	6	9,458,878	9,300,617	14	40	5,401	5,274
42	Comerica, Inc., Detroit (p) Comerica Bank, Detroit	14,450,791	13,300,414	45	3	11,441,044	10,754,550	4	266	7,160	6,775
43	Manufacturers National Corp., Detroit (p) Manufacturers Bank, NA, Detroit	13,544,200	12,078,295	48	5	8,853,778	8,722,139	5	156	6,254	6,149
44	UJB Financial Corp., Princeton, N.J. United Jersey Bank, Hackensack, N.J.	13,377,719	12,817,877	46	2	11,313,547	10,628,244	6	267	6,504	6,375
45	Northern Trust Corp., Chicago Northern Trust Co., Chicago	13,192,500	11,789,400	52	7	8,560,300	8,109,100	9	26	5,798	5,786
46	Huntington Bancshares, Inc., Columbus, Ohio Huntington National Bank, Columbus	12,332,576	11,808,785	51	5	9,510,761	9,114,900	9	268	6,250	6,103
47	Firstar Corp., Milwaukee First Wisconsin National Bank, Milwaukee	12,309,000	9,982,871	62	15	10,063,000	7,522,869	35	140	7,709	6,201
48	Crestar Financial Corp., Richmond Crestar Bank, Richmond	11,828,261	11,881,150	49	1	8,889,602	8,906,054	3	266	5,581	6,029
49	Bancorp Hawaii, Inc., Honolulu Bank of Hawaii, Honolulu	11,409,341	10,698,537	58	9	8,666,152	8,785,004	2	67	4,030	4,066
50	Meridian Bancorp., Inc., Reading, Pa. Meridian Bank, Reading	11,336,880	11,866,041	50		9,452,898	9,263,388	3	215	5,360	5,658

Sources of Data: American Banker survey and companies' yearend earnings releases. **Assets** and **deposits** include all consolidated subsidiaries both domestic and foreign. Data for 1990 are as reported in 1991 and have not been restated for acquisitions, mergers or changes in accounting principles. **Controlled 12/31/91:** includes domestic commercial banks controlled according to definitions of Bank Holding Co. Act **(Banks)** and domestic commercial bank branches **(Branches)** **(a)**— On Dec. 31 the bank acquired Manufacturers Hanover Corp. **(b)**— Acquired Valley Capital Corp., Las Vegas, during the first quarter of this year. Also, plans to complete acquisition of Security Pacific Corp. on April 22. **(c)**— On Dec. 31, the bank formerly known as NCNB Corp. acquired C&S Sovran Corp., Norfolk, Va., and then changed title. **(d)**— Will be acquired by BankAmerica on April 22. **(e)**— On April 13, signed a definitive agreement to acquire Valley National Corp., Phoenix. Also, recently announced plans to acquire Team Banc-shares, Dallas. Also, in the fourth quarter of 1991 announced plans to acquire Affiliated Bancshares, Denver and First Security Corp., Lexington, Ky. **(f)**— Announced plans to acquire Flagship Financial Corp., Jeanettown, Pa., a thrift institution, and Sunrise Bancorp, Fort Mitchell, Ky., in the first quarter. In the fourth quarter of 1991, announced plans to acquire CCNB Corp., Camp Hill, Pa. **(g)**— Acquired Davenport Bank & Trust Co., Iowa, in the first quarter. **(h)**— Acquired Garner Corp., Merrillville, Ind., in the first quarter and recently announced plans to acquire INB Financial Corp., Indianapolis. **(i)**— In the fourth quarter of 1991, announced plans to acquire Merchants National Corp. **(j)**— Recently announced plans to acquire Puget Sound Bancorp, Tacoma, Wash., and has agreed to purchase 46 Security Pacific Bank branches in Washington State from BankAmerica Corp. **(k)**— Announced plans to acquire First Peoples Financial, Westmont, N.J. **(l)**— Announced plans to acquire Bank Shares Inc., Minneapolis. **(m)**— In the process of selling off its New York bank subsidiaries to First Empire State Corp., Buffalo, and Citibancorp Inc., Syracuse. **(n)**— Announced plans to acquire Sunwest Financial Corp., Albuquerque, N.M. **(o)**— Acquired Ameritrust Corp. in the first quarter. **(p)**— In the fourth quarter of 1991, Comerica announced plans to acquire Manufacturers National. **(*)**— Owned by a foreign banking company. **(*)**— In addition, Citibank FSB, Citicorp's thrift subsidiary, has 234 branch offices. **(?)**— Data as of Sept. 30, 1991.

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Top 100 U.S. Bank Holding Companies

Ranked by total assets on Dec. 31, 1991, compared with Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/91	Bank Holding Company / Largest Controlled Bank in Deposits	Total Assets 12/31/91	Total Assets 12/31/90	Rank 12/90	Change in Rank	Total Deposits 12/31/91	Total Deposits 12/31/90	Controlled 12/31/91 Banks	Controlled 12/31/91 Branches	Employees 12/31/91	Employees 12/31/90
51	Signet Banking Corp., Richmond Signet Bank/Virginia, Richmond	11,239,800	11,405,324	54	3	8,480,538	8,344,130	3	241	4,697	5,330
52	Valley National Corp., Phoenix, Ariz. (a) Valley National Bank, Phoenix	10,651,659	10,550,913	59	7	9,626,117	9,628,168	4	261	7,172	7,384
53	Michigan National Corp., Farmington Hills Michigan National Bank, Farmington Hills	10,650,231	10,956,873	57	4	8,655,477	9,017,729	2	201	5,600	5,700
54	Ameritrust Corp., Cleveland (b) Ameritrust Co., NA, Cleveland	10,181,036	11,011,123	56	2	8,479,671	9,276,759	9	205	5,625	6,175
55	SouthTrust Corp., Birmingham, Ala. SouthTrust Bank of Alabama, NA, Birmingham	10,156,141	9,005,864	63	8	8,277,200	7,227,977	43	302	5,462	4,675
56	First City Bancorporation of Texas, Inc., Houston First City, Texas-Houston NA	9,943,467	13,343,539	44	12	8,797,244	10,272,087	20	85	6,143	6,461
57	Dominion Bankshares Corp., Roanoke, Va. Dominion Bank, NA, Roanoke	9,710,955	10,369,475	60	3	7,871,040	8,035,545	6	266	5,349	5,340
58	BayBanks, Inc., Boston BayBank Middlesex, Burlington, Mass.	9,515,798	10,081,660	61	3	8,757,570	8,960,310	3	211	5,531	5,733
59	AmSouth Bancorporation, Birmingham, Ala. AmSouth Bank, NA, Birmingham	9,459,269	8,706,106	65	6	7,372,691	7,066,944	5	180	4,899	4,778
60	First Empire State Corp., Buffalo, N.Y. (c) Manufacturers & Traders Trust Co., Buffalo, N.Y.	9,171,006	7,715,385	70	10	7,474,324	6,201,010	3	114	3,053	2,683
61	First Maryland Bancorp., Baltimore+ (d) First National Bank of Maryland, Baltimore	8,940,544	8,176,548	68	7	6,987,125	5,992,429	4	166	4,782	4,200
62	Integra Financial Corp., Pittsburgh Integra National Bank/Pittsburgh	8,649,921	7,627,077	71	9	7,223,055	6,666,754	3	215	3,905	4,109
63	Old Kent Financial Corp., Grands Rapids, Mich. Old Kent Bank & Trust Co., Grand Rapids	8,626,139	8,205,041	67	4	7,313,979	6,990,860	19	204	4,610	4,529
64	Fifth Third Bancorp, Cincinnati Fifth Third Bank, Cincinnati	8,626,130	7,995,808	69	5	6,667,262	6,485,221	10	226	4,159	4,025
65	BanPonce Corp., Ponce, P.R. Banco Popular de Puerto Rico, San Juan, P.R.	8,790,292	8,963,624	64	1	7,307,118	7,422,711	1	188	6,860	6,868
66	LaSalle National Corp., Chicago+ LaSalle National Bank, Chicago	8,669,575	7,372,729	74	8	6,421,259	5,735,909	9	16	2,536	2,497
67	BanCal Tri-State Corp., San Francisco+ Bank of California, NA, San Francisco	8,564,415	8,593,529	66	1	4,499,416	5,016,071	1	56	3,372	3,809
68	First American Bankshares, Inc., Washington, D.C.+ First American Bank of Virginia, McLean	8,350,206	11,234,579	50	18	7,075,471	9,044,109	6	265	3,303	6,284
69	Mercantile Bancorporation Inc., St. Louis, Mo. Mercantile Bank, NA, St. Louis	8,099,943	7,617,155	72	3	6,480,698	6,161,410	28	126	4,417	4,430
70	First Tennessee National Corp., Memphis First Tennessee Bank NA, Memphis	7,903,676	6,707,672	75	5	6,040,524	5,343,239	2	192	4,029	3,881
71	Marshall & Ilsley Corp., Milwaukee, Wis. M&I Marshall & Ilsley Bank, Milwaukee	7,627,814	7,462,149	73	2	6,133,079	5,979,621	40	144	5,532	5,411
72	First Security Corp., Salt Lake City, Utah First Security Bank of Utah, NA, Salt Lake City	7,015,075	6,490,619	80	8	5,333,754	5,000,400	4	196	4,736	4,667
73	Central Fidelity Banks Inc., Richmond Central Fidelity Bank, Richmond	6,965,820	6,172,704	86	13	5,178,025	4,592,802	2	203	3,160	3,209
74	Commerce Bancshares, Inc., Kansas City, Mo. Commerce Bank of Kansas City, NA, Mo.	6,765,413	6,759,149	78	4	5,892,415	5,764,352	12	127	3,783	3,762
75	First Alabama Bancshares, Inc., Montgomery First Alabama Bank, Birmingham	6,745,053	6,344,406	82	7	5,917,028	5,353,211	3	179	4,465	4,316
76	Star Banc Corp., Cincinnati Star Bank, NA, Cincinnati	6,641,405	6,756,994	83	7	5,428,548	5,129,756	12	176	3,786	3,565
77	INB Financial Corp., Indianapolis (e) INB National Bank, Indianapolis	6,555,764	6,263,472	84	7	5,154,740	4,979,104	6	120	3,496	3,278
78	First Hawaiian, Inc., Honolulu First Hawaiian Bank, Honolulu	6,510,554	5,509,304	89	11	5,336,893	4,777,466	2	72	2,816	2,256
79	First American Corp., Nashville, Tenn. First American National Bank, Nashville	6,376,967	6,446,252	81	2	5,332,065	5,556,026	2	135	3,126	3,539
80	BB&T Financial Corp., Wilson, N.C. Branch Banking & Trust Co., Wilson	6,229,014	5,154,726	93	13	5,203,409	4,406,442	2	225	3,280	2,934
81	Central Bancshares of the South, Inc., Birmingham, Ala. Central Bank of the South, Birmingham	6,121,400	4,914,837	97	16	4,518,660	3,522,935	6	103	3	2,600
82	First Virginia Banks, Inc., Falls Church First Virginia Bank, Falls Church	6,119,290	5,394,147	91	9	5,349,971	4,715,882	21	315	4,574	4,509
83	MBNA Corp., Newark, Del. (f) MBNA America Bank, NA, Newark, Del.	6,000,028				5,094,011		1	1	4,959	
84	Hibernia Corp., New Orleans, La. Hibernia National Bank, New Orleans	5,918,429	7,357,850	76	9	5,301,797	6,490,528	2	137	2,998	3,771
85	Merchants National Corp., Indianapolis (g) Merchants National Bank, Indianapolis	5,806,262	5,617,767	87	2	4,404,862	4,405,735	17	138	3,212	3,325
86	First Florida Banks, Inc., Tampa First Florida Bank, NA, Tampa	5,769,984	5,779,965	88	2	4,995,220	4,937,128	1	144	3,933	4,129
87	Team Bancshares, Inc., Dallas (h) Team Bank, Dallas	5,664,933	4,974,826	94	7	4,738,658	4,230,793	1	56	2,680	2,699
88	Riggs National Corp., Washington, D.C. Riggs National Bank, Washington, D.C.	5,536,046	7,050,662	77	11	4,912,372	6,110,944	3	63	2,187	2,426
89	First Citizens BancShares, Raleigh, N.C. First-Citizens Bank & Trust Co., Raleigh, N.C.	5,465,870	4,824,742	99	10	4,824,446	4,281,667	1	321	3,633	3,783
90	West One Bancorp, Boise, Idaho (i) West One Bank, Idaho, NA, Boise	5,417,199	4,599,972	101	11	4,044,408	3,539,287	6	146	3,464	3,184
91	Mercantile Bankshares Corp., Baltimore Mercantile-Safe Deposit & Trust Co., Baltimore	5,182,856	4,885,999	98	7	4,273,856	3,998,118	19	143	2,726	2,659
92	Deposit Guaranty Corp., Jackson, Miss. Deposit Guaranty National Bank, Jackson	5,058,838	4,923,048	96	4	4,075,605	4,010,147	3	111	2,527	2,564
93	First Commerce Corp., New Orleans, La. First National Bank of Commerce, New Orleans, La.	4,995,482	4,467,535	103	10	4,364,168	3,706,197	5	83	2,695	2,551
94	Puget Sound Bancorp., Tacoma, Wash. (j) Puget Sound National Bank, Tacoma	4,883,811	4,590,351	100	6	3,768,663	3,568,502	4	112	2,781	2,733
95	United Missouri Bancshares, Inc., Kansas City United Missouri Bank, NA, Kansas City	4,692,053	4,271,606	105	10	3,410,053	3,254,106	19	86	2,925	2,803
96	Bank of Ireland First Holdings, Inc., Manchester, N.H.+ First NH Bank, NA, Manchester	4,590,173	3,016,406	130	34	3,235,388	1,987,900	3	96	2,712	1,647
97	City National Corp., Beverly Hills, Calif. City National Bank, Beverly Hills	4,564,534	4,956,398	95	2	3,664,219	4,102,098	1	23	1,998	2,356
98	Bank South Corp., Atlanta Bank South, NA, Atlanta	4,444,825	5,184,071	92	6	3,634,185	4,027,700	2	139	2,898	2,987
99	Liberty National Bancorp., Inc., Louisville, Ky. Liberty National Bank & Trust Co., Louisville, Ky.	4,338,106	3,713,467	112	13	3,611,310	3,041,622	8	96	2,127	1,979
100	Fourth Financial Corp., Wichita, Kan. Bank IV Kansas, NA, Wichita	4,162,908	4,278,633	104	4	3,606,244	3,671,433	1	67	2,020	2,181

Sources of Data: American Banker survey and companies' yearend earnings releases. **Assets** and **deposits** include all consolidated subsidiaries both domestic and foreign. Data for 1990 are as reported in 1991 and have not been restated for acquisitions, mergers or changes in accounting principals. **Controlled 12/31/91**: includes domestic commercial banks controlled according to definitions of Bank Holding Co. Act (**Banks**) and domestic commercial bank branches (**Branches**). **(a)**— On April 13, Bank One signed a definitive agreement to acquire Valley National Corp. in an exchange of 1.2 Bank One common shares for each Valley National share. The transaction is worth about $1.2 billion. **(b)**— Acquired by Society Corp. in the first quarter. **(c)**— Plans to acquire two New York bank subsidiaries from Midlantic Corp. **(d)**— Acquired the $1.4 billion asset York Bank & Trust Co. on Dec. 31. **(e)**— NBD Bancorp. announced plans to acquire the bank. **(f)**— Became an independent bank holding company during the first quarter of 1991. **(g)**— National City Corp. announced plans to acquire the bank. **(h)**— Bank One announced plans to acquire the bank. **(i)**— Recently announced plans to purchase 35 Security Pacific Bank branches in Washington State from BankAmerica Corp. **(j)**— KeyCorp announced plans to acquire the bank. **(+)**— Owned by a foreign banking company.

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Capital Positions of the Top 100 Banking Companies

Tier 1 capital, total capital and key capital ratios of the top 100 banking companies in the U.S. Banks are listed geographically, and within state by asset order (in millions of dollars)

Asset Rank 12/91		Total Assets 12/31/91	Weighted Risk Assets 12/31/91	Tier 1 Capital 12/31/91	Tier 1 Capital 12/31/90	Total Capital 12/31/91	Total Capital 12/31/90	Tier 1 Cap. Ratio 12/31/91	Tier 1 Cap. Ratio 12/31/90	Total Cap. Ratio 12/31/91	Total Cap. Ratio 12/31/90	Leverage Cap. Ratio 12/31/91	Leverage Cap. Ratio 12/31/90
	ALABAMA												
55	SouthTrust Corp.	10,158	7,339	581	469	780	655	7.92	7.72	10.62	10.53	5.91	6.27
59	AmSouth Bancorporation	9,459	7,346	642	510	827	692	8.74	7.59	11.26	10.29	7.09	6.04
75	First Alabama Bancshares, Inc.	6,745	4,484	532	482	592	533	11.86	11.31	13.20	12.51	8.40	7.65
81	Central Bancshares of the South	6,122	3,975[a]	368	332	462	354	9.76	9.86	11.61	10.53	6.49	6.76
	ARIZONA												
52	Valley National Corp.†	10,652	7,548	522	502	728	567	6.92	5.86	9.64	8.67	4.98	4.66
	CALIFORNIA												
3	BankAmerica Corp.	115,509	109,185	7,913	6,210	11,827	9,693	7.25	5.96	10.83	9.30	6.80	5.50
7	Security Pacific Corp.	76,411	73,860	2,923	3,585	5,797	6,460	4.10	4.10	8.10	7.50	3.60	3.80
9	Wells Fargo & Co.	53,547	47,000	2,714	2,600	4,764	4,900	5.78	5.03	10.19	9.27	5.00	5.04
11	First Interstate Bancorp.	48,922	37,674	2,365	2,564	3,997	4,278	6.28	5.63	10.61	9.40	4.91	5.00
67	BanCal Tri-State Corp.†	8,554	8,502	578	530	928	926	6.80	6.08	10.91	10.37	6.89	6.10
97	City National Corp.	4,565	3,122	287	318	327	363	9.21	8.80	10.49	10.09	6.46	6.33
	CONNECTICUT												
29	Shawmut National Corp.	22,816	16,803	923	1,068	1,646	1,881	5.49	5.82	9.79	10.25	4.22	4.53
	DELAWARE												
83	MBNA Corp.	6,009	4,622	568		648		12.71		13.97		9.79	
	DISTRICT OF COLUMBIA												
69	First American Bankshares	8,392	5,826	405	566	480	685	6.94	7.86	8.24	9.14	4.44	5.16
88	Riggs National Corp.	5,537	3,748	196[a]	268	435[a]	537	6.62[a]	5.39	11.20[a]	10.79	4.50[a]	3.72
	FLORIDA												
20	Barnett Banks, Inc.	32,721	24,677	1,777	1,350	2,563	2,023	7.20	5.24	10.39	7.85	5.47	4.22
86	First Florida Banks, Inc.	5,770	3,470[a]	355	362	369	428	10.23	9.19	10.65	9.72	5.25	5.98
	GEORGIA												
18	SunTrust Banks, Inc.	34,554	25,529	2,372	2,141	3,131	2,902	9.29	8.39	12.25	11.36	7.11	6.73
98	Bank South Corp.	4,445	3,159	210	275	298	376	6.64	7.16	9.44	9.80	4.57	5.29
	HAWAII												
49	Bancorp Hawaii, Inc.†	11,409	7,585	703	908	799	710	9.27	8.92	10.53	10.17	6.17	5.70
78	First Hawaiian, Inc.	6,511	4,833	437	447	492	487	9.03	11.40	10.17	12.42	6.80	8.23
	IDAHO												
90	West One Bancorp†	5,417	3,996	351	339	478	400	8.79	8.49	11.97	11.05	6.53	6.58
	ILLINOIS												
10	First Chicago Corp.	48,963	50,600	2,804	2,642	4,763	4,442	5.90	4.90	9.40	8.30	5.80	5.00
27	Continental Bank Corp.	24,008	25,762	1,497	1,665	2,209	2,101	5.80	5.90	8.60	7.40	6.40	6.00
41	Harris Bankcorp, Inc.	14,481	12,394	835	777	1,159	1,001	6.74	6.20	9.35	8.00	6.22	6.01
45	Northern Trust Corp.	13,193	10,012	676	563	1,069	875	6.70	5.80	10.70	9.00	5.40	4.60
66	LaSalle National Corp.	8,670	7,037	594	564	803	725	8.44	8.66	11.42	11.93	7.12	7.22
	INDIANA												
77	INB Financial Corp.	6,556	4,836	436	417	527	528	9.01	8.79	10.75	10.97	6.67	6.47
85	Merchants National Corp.	5,806	4,435[a]	308	315	429	439	6.94	6.78	9.67	9.44	5.32	5.43
	KANSAS												
100	Fourth Financial Corp.	4,163	2,357	290	252	296	285	11.06	10.22	12.33	11.47	6.40	6.32
	KENTUCKY												
99	Liberty National Bancorp., Inc.	4,336	3,187	280	249	318	298	8.77	9.12	9.98	10.64	6.86	6.87
	LOUISIANA												
84	Hibernia Corp.†	5,818	4,113[a]	183	329	254	423	4.46	5.72	6.17	7.36	2.54	3.95
93	First Commerce Corp.	4,999	2,908	217	258	362	336	9.09	7.56	13.90	12.23	4.87	4.66
	MARYLAND												
36	MNC Financial, Inc.	17,438	14,018	884	1,040	1,447	1,634	7.01	4.66	10.32	7.35	5.64	3.93
61	First Maryland Bancorp.	8,946	6,981	568	523	775	795	8.14	8.18	11.10	12.42	7.40	6.76
91	Mercantile Bankshares Corp.	5,183	3,351	520	464	569	514	15.53	14.20	16.97	15.70	10.28	9.90
	MASSACHUSETTS												
21	Bank of Boston Corp.	32,700	29,047	1,494	1,515	2,767	2,911	5.14	5.16	9.53	9.66	4.59	4.41
40	State Street Boston Corp.	15,046	6,896	867	689	934	821	11.70	11.40	13.60	13.57	6.20	6.20
58	BayBanks, Inc.	9,516	6,882	501	490	639	657	7.28	6.40	9.29	8.33	5.38	4.83
	MICHIGAN												
24	NBD Bancorp., Inc.	29,513	22,411	1,823	1,587	2,400	1,952	8.14	7.87	10.71	9.66	6.24	6.02
38	First of America Bank Corp.	16,765	11,249	916	838	1,087	985	8.15	8.82	9.66	10.37	6.42	6.09
42	Comerica, Inc.	14,451	11,275	919	962	1,262	1,003	8.51	6.65	11.19	10.07	6.90	5.44
43	Manufacturers National Corp.	13,544	9,775	794	698	973	872	8.12	7.72	9.95	9.63	6.62	6.20
53	Michigan National Corp.	10,650	7,937	745	720	921	901	9.39	8.76	11.60	10.97	7.06	6.66
63	Old Kent Financial Corp.	8,829	5,579	620	554	745	706	11.11	9.59	13.35	12.21	7.06	6.80
	MINNESOTA												
17	Norwest Corp.	38,502	24,091	2,399	1,463	3,448	2,610	9.60	6.43	13.80	11.41	6.49	4.80
33	First Bank System, Inc.	18,301	17,160[a]	1,424	1,182	1,991	1,769	8.30	6.54	11.60	9.95	8.10	6.30
	MISSISSIPPI												
92	Deposit Guaranty Corp., Jackson	5,059	2,746	273	255	332	318	9.95	8.25	12.11	10.31	5.42	5.19
	MISSOURI												
35	Boatmen's Bancshares, Inc.	17,635	11,878	1,221	1,036	1,599	1,351	10.28	9.87	13.46	12.87	6.97	5.97
69	Mercantile Bancorporation Inc.	8,389	6,068	502	401	609	522	8.25	6.54	10.00	8.51	6.39	5.54
74	Commerce Bancshares, Inc.	6,765	3,965	487	436	536	485	12.29	10.87	13.52	12.10	7.12	6.95
95	United Missouri Bancshares, Inc.	4,692	1,840	351	319	392	367	19.03	15.22	21.25	17.49	7.52	7.52
	NEW HAMPSHIRE												
96	Bank of Ireland First Holdings, Inc.	4,590	2,716	253	164	295	215	9.33	5.88	10.87	10.44	5.74	5.43[a]
	NEW JERSEY												
23	First Fidelity Bancorp.	30,215	20,037	1,733	1,254	2,498	2,093	8.65	5.92	12.47	9.89	5.98	4.31
34	Midlantic Corp.	18,170	14,444	620	1,136	1,111	1,696	4.29	5.93	7.69	8.86	3.43	4.61
44	UJB Financial Corp.	13,378	9,908	796	790	944	948	8.03	7.99	9.53	9.60	5.96	5.93
	NEW YORK												
1	Citicorp	216,922	229,220	8,540	8,254[a]	17,080	16,500[a]	3.73	3.38	7.46	6.52	3.96	3.62
2	Chemical Banking Corp. (a)	98,930	129,445	6,644	6,572	11,824	11,491	5.13	5.20	9.13	9.10	4.74	4.78
5	J.P. Morgan & Co., Inc.	103,466	78,700	5,470	4,654	8,437	7,439	6.90	6.30	10.70	10.00	5.80	5.50
6	Chase Manhattan Corp.	98,197	94,127	5,008	4,385	9,165	8,455	5.32	4.32	9.74	8.33	5.28	4.40
8	Bankers Trust New York Corp.	63,959	47,608[a]	2,912	2,576	5,175	4,759	6.11	5.43	10.86	10.03	5.15	4.49
16	Bank of New York Co., Inc.†	39,426	42,547[a]	2,460	2,932	4,067	4,240	5.78	5.02	9.56	8.09	6.30	5.45
22	Republic New York Corp.	31,221	15,695	2,312	1,942	4,064	3,290	14.76	11.67	25.94	19.77	5.66	4.73
28	KeyCorp†	23,156	17,253	1,270	1,017	1,626	1,344	7.36	6.17	9.42	8.53	5.54	4.69
30	National Westminster Bancorp, Inc.†	21,626	17,019	1,078	1,647	1,830	2,396	6.33	4.76	10.79	8.40	5.20	4.23
37	Marine Midland Banks, Inc.	16,947	13,630	1,044	1,034	2,001	2,036	7.66	5.64	14.68	11.50	6.17	5.16
60	First Empire State Corp.†	9,171	6,351	536	437	615	512	8.44	8.04	9.69	9.29	6.04	5.83
	NORTH CAROLINA												
4	NationsBank Corp. (b)	110,319	91,561	5,840	6,079	9,433	9,803	6.38	6.56	10.30	10.07	5.07	4.62
13	First Union Corp.	46,085	32,314	2,442	1,902	3,799	3,154	7.56	6.53	11.76	10.83	5.31	4.90
19	Wachovia Corp. (c)	33,156	26,564	2,451	2,336	2,920	2,747	9.22	8.97	10.99	10.54	7.62	7.36
80	BB&T Financial Corp.	6,279	4,348	464	372	623	499	11.13	9.72	14.33	13.04	7.82[a]	7.06
89	First Citizens BancShares, Raleigh†	5,466	3,010	277	282	314	291	9.20	8.99	10.43	10.39	4.88	4.91
	OHIO												
12	Bank One Corp.	46,293	37,434	3,518	2,282	4,597	3,028	9.40	9.27	12.28	12.29	7.87	6.52[a]
26	National City Corp.	24,170	19,975	1,800	1,501	2,256	1,981	9.01	7.28	11.80	9.61	7.70	6.52
39	Society Corp.†	15,405	11,975	1,051	1,005	1,305	1,326	8.78	7.81	10.90	10.25	7.04	6.20
46	Huntington Bancshares, Inc.	12,333	9,509	824	754	1,048	1,006	8.58	8.07	10.92	10.76	6.97	6.46

For footnotes, see next page

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Capital Positions of the Top 100 Banking Companies

Tier 1 capital, total capital and key capital ratios of the top 100 banking companies in the U.S. Banks are listed geographically, and within state by asset order (in millions of dollars)

Asset Rank 12/91		Total Assets 12/31/91	Weighted Risk Assets 12/31/91	Tier 1 Capital 12/31/91	Tier 1 Capital 12/31/90	Total Capital 12/31/91	Total Capital 12/31/90	Tier 1 Cap. Ratio 12/31/91	Tier 1 Cap. Ratio 12/31/90	Total Cap. Ratio 12/31/91	Total Cap. Ratio 12/31/90	Leverage Cap. Ratio 12/31/91	Leverage Cap. Ratio 12/31/90
	OHIO (Continued)												
54	AmeriTrust Corp.†	10,181	8,172	430	680	632	989	5.26*	5.63	7.74*	8.36	4.20*	4.72
64	Fifth Third Bancorp.	8,826	6,752	644	767	928	836	12.49	11.92	13.74	13.17	9.75	9.80
76	Star Banc Corporation	6,646	4,894	495	472	594	547	10.11	10.07	12.13	11.69	7.77	7.86
	OREGON												
32	U.S. Bancorp	16,875	16,726*	1,296	1,044	1,649*	1,535	7.59	6.67	9.86	9.64	6.87	5.92
	PENNSYLVANIA												
15	PNC Financial Corp.	44,892	33,653	3,243	2,530	4,062	3,325	9.69	7.72	12.13	9.35	7.81	5.62
25	Mellon Bank Corp.	29,355	27,089	1,533	1,167	2,072	2,234	5.65	4.30	9.85	8.24	5.40	4.54
31	CoreStates Financial Corp.‡	21,424	18,530	1,443	1,369	2,243	2,213	7.80	6.90	12.20	10.70	6.80	5.97
50	Meridian Bancorp., Inc.	11,337	9,704	769	649*	972	869	7.92	5.94	10.01	7.95	6.95	5.58
62	Integra Financial Corp.	8,847	5,090	522	476	566	539	10.33	9.69	11.59	10.98	6.06	6.25
	PUERTO RICO												
65	BanPonce Corp., Ponce	8,780	N.A.	598	568	724	730	N.A.	10.07	N.A.	12.95	N.A.	6.34
	RHODE ISLAND												
14	Fleet/Norstar Financial Group, Inc.	45,445	28,139	2,755	1,856	3,896	2,743	9.77	7.56	13.79	11.19	6.12	5.75
	TENNESSEE												
70	First Tennessee National Corp.	7,904	5,075	419	391	574	549	8.25	9.04	11.40	12.69	5.73	5.90
79	First American Corp.†	6,377	4,506	371	358	444	485	8.22	7.20	9.84	8.80	5.96	5.44
	TEXAS												
56	First City Bancorp. of Texas, Inc.†	9,943	7,603	382	537	994	719	2.43	4.71	4.86	6.74	1.69	3.71
87	Team Bancshares, Inc.	5,665	2,976	305	281	338	300	10.26	12.42	11.35	13.27	6.20	6.55
	UTAH												
72	First Security Corp.	7,015	5,004	559	462	634	582	11.17	9.67	12.68	12.19	7.88	7.40
	VIRGINIA												
48	Crestar Financial Corp.	11,828	9,715	767	736	1,029	994	7.89	7.58	10.56	10.10	6.72	6.20
51	Signet Banking Corp.	11,279	9,332	682	704	1,064	1,081	7.30	7.75	11.42	11.90	5.89	5.85
57	Dominion Bankshares Corp.†	9,711	7,636	515	539	722	787	6.75	5.73	9.46	8.32	5.36	4.86
73	Central Fidelity Banks, Inc.†	6,906	4,484	417	434	475	437	9.30	9.68	10.60	9.56	6.59	6.56
82	First Virginia Banks, Inc.	6,119	3,579	527	485	572	529	14.74	14.06	16.00	15.28	8.64	9.02
	WASHINGTON												
94	Puget Sound Bancorp., Tacoma†	3,864	3,409	367	305	433	357	10.80	8.96	12.10	10.20	8.10	6.96
	WISCONSIN												
47	Firstar Corp. (d)	12,301	9,062	842	766	1,086	1,028	9.29	8.46	11.92	11.34	6.84	6.42
71	Marshall & Ilsley Corp.	7,628	5,498	657	579	812	756	11.95	10.59	14.77	13.82	8.79	7.59

Data source: American Banker survey. All capital data are based on the banks' own guidelines unless otherwise noted after the name of the bank.

Asset Rank: Company's asset rank in Dec. 31, 1991. **Weighted risk assets** include both balance-sheet and off-balance-sheet items net of allowance for loan and lease losses and allocated transfer risk reserves. For definitions of capital ratios see page 73. (‡)— All risk-based capital data for both 1991 and 1990 are based on the interim guidelines. (†)— The 1991 capital levels were calculated using the interim guidelines, but the 1990 ratios were based on the 1981 guidelines. **(a)**— The 1990 data have been restated by American Banker for the merger of Meridian Corp. into Hanover Corp. **(b)**— The 1990 data have been restated by American Banker for the merger of CBT Georgia Corp. The actual 1990 ratios for Nationsbank were: Tier 1, 5.79%; Total, 9.58%; and average 4.62%. **(c)**— The 1990 data have been restated by the bank for its merger of South Carolina National Corp. **(d)**— The 1990 data have been restated by the bank for its merger of Banks of Iowa Inc. (*)— Estimated by American Banker. (**)— Actual capital level at year-end.

(***)— Pro forma, based on common stock rights offering made in Jan. 1992. The net proceeds from the offering were $49 million. The actual year-end ratios were 5.25% for Tier 1, 10.58% for total, and 7.00% for average. (#)— Includes Texas operations which were consolidated in 1991. Excluding Texas, the average capital ratio was 8.36%. (§)— Calculated by American Banker from reported capital and asset levels. (¶)— Estimated by the bank. N.A.— Not available.

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Large Banks Not Controlled by U.S. Bank Holding Companies

Listed in order of total assets on Dec. 31, 1991 (dollar amounts in millions)

	Name of Bank	Assets 12/31/91	Deposits 12/31/91	Net Income 1991	Total Capital 12/31/91	Tot.Cap Ratio 12/31/91	Employees	Name of Parent Company
1	Union Bank, San Francisco	17,474	13,160	93.5	1,499.4	9.76	7,283	Bank of Tokyo, Ltd.
2	American Express Centurion Bank, Newark, Del.	9,553	1,356	124.1	772.6	9.96	416	American Express Co., New York
3	Bank of Tokyo Trust Co., New York	9,235	5,715	2.0	773.3	8.86	392	Bank of Tokyo, Ltd.
4	Boston Safe Deposit & Trust Co.	8,621	5,890	40.4	984.6	17.40	2,105	American Express Co., New York (a)
5	Greenwood Trust Co., New Castle, Del.	7,567	5,032	211.6	946.8	12.43	1,866	Sears, Roebuck & Co., Chicago
6	Sanwa Bank California, San Francisco	7,474	5,375	35.0	789.7	13.14	2,899	Sanwa Bank, Ltd., Osaka, Japan
7	Sumitomo Bank of California, San Francisco	5,281	4,172	42.9	812.6	8.71	1,676	Sumitomo Bank, Ltd., Osaka, Japan
8	Industrial Bank of Japan Trust Co., New York	5,251	2,561	22.6	558.5	12.86	148	Industrial Bank of Japan, Ltd., Tokyo
9	European American Bank, New York	4,767	4,279	11.3	803.6	11.17	2,273	ABN Amro Bank NV, Amsterdam
10	IBJ Schroder Bank & Trust Co., New York	4,630	1,526	98.9	223.7	9.31	758	Industrial Bank of Japan, Ltd., Tokyo
11	Israel Discount Bank, New York	4,525	4,190	11.0	331.9	21.22	729	Israel Discount Bank, Ltd., Tel Aviv
12	Bank of the West, Walnut Creek, Calif.	3,448	3,114	13.2	231.4	8.47	1,967	Banque Nationale de Paris
13	Barclays Bank of New York NA	3,187	2,856	(19.3)	275.1	11.52	1,225	Barclays Bank Plc, London
14	Bank Leumi Trust Co., New York	2,695	2,447	56.9	175.4	9.95	892	Bank Leumi le Israel, Tel Aviv
15	Fuji Bank & Trust Co., New York	2,284	1,054	(1.4)	809.4	15.76	156	Fuji Bank, Ltd., Tokyo
16	First USA Bank, Wilmington, Del.	2,168	1,253	45.1	194.8	8.06	591	First USA, Inc., Dallas
17	Household Bank NA, Salinas, Calif.	1,997	86	11.5	203.1	12.36	1	Household Finance Corp., Chicago
18	Daiwa Bank Trust Co., New York	1,914	1,186	2.1	214.6	15.34	90	Daiwa Bank, Ltd., Osaka, Japan
19	Davenport Bank & Trust Co., Iowa	1,792	1,682	23.5	250.8	28.72	562	Acquired by Norwest Corp., 1992
20	First Deposit National Bank, Tilton, N.H.	1,519	1,205	46.1	128.1	8.84	15	Capital Holding Corp., Louisville, Ky.
21	Farmers & Merchants Bank, Long Beach, Calif.	1,481	991	29.8	251.9	36.00	465	None
22	Colonial National Bank USA, Wilmington, Del.	1,469	1,237	14.5	111.5	8.35	502	Advanta Corp., Horsham, Pa.
23	Manufacturers Bank, Los Angeles	1,212	1,029	(56.7)	136.6	12.98	550	Sakura Bank Ltd., Tokyo
24	First National Bank, Anchorage, Alaska	1,196	850	30.0	222.9	56.15	722	None
25	LTCB Trust Co., New York	1,162	774	0.4	142.8	9.52	62	Long Term Credit Bank Ltd., Tokyo

Banks that do not appear on the Top 100 Bank Holding Companies listing because parent companies are not U.S. bank holding companies. **Total capital** is Tier 1 plus Tier 2 capital. **Tot Cap Ratio** is total capital as a percentage of weighted risk assets. **(a)**— The bank is a wholly owned subsidiary of Boston Co. Inc. That company, in turn, is owned by Shearson Lehman Hutton, Inc., New York, an American Express subsidiary.

The Largest Losses in Banking in 1991

Based on the net consolidated loss reported by banks and bank holding companies (dollar amounts in millions)

Loss Rank 1991		Net Loss 1991	Net Inc. or Loss 1990	Asset Rank 12/31/91
1	Security Pacific Corp., Los Angeles	(774.5)	161.3	7
2	Midlantic Corp., Edison, N.J.	(543.3)	(195.0)	34
3	Citicorp, New York	(457.0)	458.0	1
4	National Westminster Bancorp, Inc., New York+	(371.5)	372.4	30
5	First American Bankshares, Inc., Washington, D.C.+	(358.3)	(142.3)	68
6	First Interstate Bancorp., Los Angeles	(288.1)	468.8	11
7	First City Bancorporation of Texas, Inc., Houston	(224.8)	(158.3)	56
8	Marine Midland Banks, Inc., Buffalo, N.Y.+	(189.9)	295.6	37
9	BanCal Tri-State Corp., San Francisco+	(171.1)	7.8	67
10	Shawmut National Corp., Hartford, Conn.	(170.6)	(133.0)	29
11	Hibernia Corp., New Orleans, La.	(64.7)	(11.0)	84
12	Bank of Ireland First Holdings, Inc., Manchester, N.H.+	(33.9)	(112.3)	96
13	Baltimore Bancorp	(26.7)	3.9	121
14	Constellation Bancorp, Elizabeth, N.J.	(8.7)	(6.8)	131
15	Ameritrust Corp., Cleveland	(8.5)	96.4	54
16	Continental Bank Corp., Chicago	(73.0)	66.0	27
17	Independence Bank, Encino, Calif. (a)	(72.6)	4.3	
18	MNC Financial, Inc., Baltimore	(70.2)	(439.5)	36
19	Riggs National Corp., Washington, D.C.	(63.5)	(56.6)	88
20	Bank Leumi Trust Co. of New York+	(56.9)	(29.7)	
21	Manufacturers Bank, Los Angeles+ (b)	(56.7)	(5.9)	
22	Bank South Corp., Atlanta	(55.2)	(2.4)	66
23	Atlantic Bank of New York+	(43.0)	0.3	
24	First Florida Banks, Inc., Tampa	(42.4)	(1.5)	80
25	IBJ Schroder Bank & Trust Co., New York+	(38.9)	(5.2)	
26	First Eastern Corp., Wilkes-Barre, Pa.	(35.5)	(1.5)	134
27	Bank of Boston Corp.	(34.4)	(436.2)	21
28	Arrow Financial Corp., Glens Falls, N.Y.	(33.4)	7.0	
29	Signet Banking Corp., Richmond	(25.7)	(1.4)	51
30	City National Corp., Beverly Hills	(21.2)	(44.0)	97

Data Sources: American Banker survey. For banks not responding to the survey, federal regulatory data were used. The listing includes bank holding companies and banks not controlled by a U.S. bank holding company. **Net income (loss)** is income (loss) after taxes but before extraordinary items. **( )**— Indicate a net loss. **Asset rank 12/31/91** is the banking company's rank among bank holding companies at yearend 1991. No asset rank is shown for banks not controlled by a U.S. bank holding company or for holding companies with assets less than $2 billion. **(a)**— Closed on Jan. 30, 1992. **(b)**— Formerly known as Mitsui Manufacturers Bank. Changed the April 1, 1992. **(+)**— The banking company is owned by a foreign banking company.

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Top 100 Earners in Banking

Banks and bank holding companies ranked by 1991 net income

BANK HOLDING COMPANIES

Rank 1991		Net Income For Full Year 1991	1990	Rank 1990	Change in Rank	Adjusted Net Income 1991	1990	Profitability Ratios Return on Assets 1991	1990	Return on Equity 1991	1990
1	BankAmerica Corp., San Francisco (c)	1,124,000,000	877,000,000	2	1	1,124,000,000	1,116,000,000	0.99	0.82	17.13	16.40
2	J.P. Morgan & Co., Inc., New York (c)	1,114,000,000	1,005,236,000	1	1	1,114,000,000	775,000,000	1.05	0.98	21.27	21.90
3	Bankers Trust New York Corp. (c)	667,000,000	665,000,000	4	1	667,000,000	665,000,000	1.09	1.04	23.10	26.74
4	Banc One Corp., Columbus, Ohio (c)	529,466,000	423,373,000	8	4	529,466,000	423,373,000	1.56	1.53	16.58	16.24
5	Chase Manhattan Corp., New York (c)	520,000,000	334,000,000			499,000,000	494,000,000	0.52	(0.31)	10.49	(10.03)
6	Norwest Corp., Minneapolis (c)	398,500,000	280,600,000	14	8	398,500,000	280,600,000	1.10	1.06	18.50	19.61
7	PNC Financial Corp, Pittsburgh (c)	389,786,000	70,912,000	49	42	328,634,000	70,912,000	0.91	0.16	14.02	2.46
8	SunTrust Banks, Inc., Atlanta (c)	370,667,000	350,370,000	10	2	370,667,000	350,370,000	1.13	1.13	15.22	15.96
9	First Union Corp., Charlotte, N.C. (c)	318,737,000	304,310,000	12	3	318,737,000	304,310,000	0.77	0.79	11.85	12.50
10	NBD Bancorp., Inc., Detroit (c)	292,957,000	274,801,000	15	5	292,957,000	274,801,000	1.03	1.06	14.34	15.39
11	Mellon Bank Corp., Pittsburgh (c)	280,000,000	174,000,000	21	10	280,000,000	100,000,000	0.96	0.56	15.80	9.56
12	National City Corp., Cleveland (c)	230,967,000	233,541,000	18	4	219,681,000	233,541,000	0.97	1.02	13.18	14.95
13	Wachovia Corp., Winston-Salem, N.C. (c)	229,540,000	297,216,000	13		229,540,000	297,216,000	0.72	1.23	9.33	16.36
14	CoreStates Financial Corp, Philadelphia (c)	228,135,000	112,500,000	35	21	174,635,000	120,100,000	1.03	0.50	15.63	7.68
15	Republic New York Corp. (c)	227,360,000	201,220,000	19	4	227,360,000	201,220,000	0.73	0.65	14.20	14.50
16	First Fidelity Bancorporation, Lawrenceville, N.J. (c)	221,241,000	16,125,000			196,241,000	(10,538,000)	0.77	(0.02)	14.35	(1.42)
17	Greenwood Trust Co., New Castle, Del. (e)	211,587,000	166,546,000	22	5	211,587,000	166,546,000	3.17	2.49	28.89	27.90
18	NationsBank Corp., Charlotte, N.C. (c)	201,850,000	365,699,000[2]	9	9	489,567,000	365,699,000	0.17	0.57[3]	2.70	12.01[3]
19	U.S. Bancorp., Portland, Ore. (c)	196,432,000	182,726,000	20	1	196,432,000	163,079,000	1.06	1.05	14.66	16.29
20	First Bank System, Inc., Minneapolis (c)	190,400,000	130,600,000	30	10	190,400,000	130,600,000	1.09	0.66	15.30	11.80
21	KeyCorp, Albany, N.Y. (c)	188,073,000	148,390,000	25	4	164,098,000	148,390,000	0.86	0.89	14.72	14.51
22	Society Corp., Cleveland (c)	183,011,000	157,883,000	24	2	171,170,000	153,554,000	1.09	1.03	15.36	16.17
23	Chemical Banking Corp., New York (c)	154,000,000	450,300,000[2]	7	16	154,000,000	420,100,000[2]	0.11	0.37[3]	0.33	7.45[3]
24	Comerica, Inc., Detroit (c)	153,405,000	128,454,000	31	*	153,405,000	128,454,000	1.12	1.06	16.50	17.67
25‡	Boatmen's Bancshares, Inc., St. Louis, Mo. (c)	150,149,000‡	135,421,000	28	3	151,149,000	135,241,000	0.92	0.92	11.87	12.11
26	NBNA Corp., Newark, Del. (d)	149,213,000				149,213,000		2.79		28.29	
27	State Street Boston Corp. (d)	139,270,000	117,327,000	33	6	106,670,000	117,327,000	1.20	1.15	18.00	18.10
28	Fifth Third Bancorp, Cincinnati (c)	138,150,000	120,411,000	32	4	138,150,000	120,411,000	1.68	1.64	16.60	16.20
29	First of America Bank Corp., Kalamazoo, Mich. (c)	134,879,000	131,633,000	29		134,879,000	131,633,000	0.96	1.01	13.81	14.75
30	Firstar Corp., Milwaukee (c)	134,331,000	97,558,000	38	8	134,331,000	97,558,000	1.16	1.14	15.85	16.35
31	Northern Trust Corp., Chicago (c)	127,400,000	115,400,000	34	3	127,400,000	111,900,000	1.05	0.99	19.01	19.78
32	American Express Centurion Bank, Newark, Del. (f)	124,082,000	96,909,000	39	7	124,082,000	96,909,000	1.32	1.08	20.92	19.99
33	Barnett Banks, Inc., Jacksonville, Fla. (c)	123,824,000	101,171,000	37	4	123,824,000	101,171,000	0.39	0.33	6.89	6.24
34	Bank of New York Co., Inc. (c)	122,032,000	308,319,000	11	23	122,032,000	308,319,000	0.29	0.63	3.61	11.31
35	Manufacturers National Corp., Detroit (c)	120,216,000	106,221,000	36	1	120,046,000	106,221,000	1.02	1.00	15.31	15.68
36	Huntington Bancshares, Inc., Columbus, Ohio (c)	117,022,000	85,211,000	43	7	117,022,000	85,211,000	1.00	0.73	14.29	11.06
37	First Chicago Corp. (c)	116,300,000	222,100,000	18	19	158,300,000	148,100,000	0.22	0.47	3.20	9.40
38	Bancorp Hawaii, Inc., Honolulu (c)	112,691,000	95,668,000	40	2	112,691,000	95,668,000	1.04	1.04	16.50	17.06
39	Meridian Bancorp., Inc., Reading, Pa. (c)	107,054,000	48,457,000[2]	65	26	66,489,000	37,969,000	0.96	0.79[3]	14.63	3.14[3]
40	Harris Bankcorp, Inc., Chicago (c,g)	104,068,000	80,019,000	44	4	104,068,000	80,019,000	0.80	0.65	12.70	10.55
41	Marshall & Ilsley Corp., Milwaukee, Wis. (c)	99,347,000	71,334,000	48	7	99,308,000	72,788,000	1.36	1.00	15.57	12.14
42	Fleet/Norstar Financial Group, Inc., Providence, R.I. (c)	97,672,000	68,473,000			44,757,000	(33,116,000)	0.25	(0.21)	4.02	(3.93)
43	Union Bank, San Francisco (h)	93,472,000	146,465,000	26	17	93,472,000	146,465,000	0.56	0.92	9.27	16.23
44	Old Kent Financial Corp., Grands Rapids, Mich. (c)	92,981,000	87,476,000	42	2	95,693,000	88,532,000	1.11	1.10	14.57	14.93
45	SouthTrust Corp., Birmingham, Ala. (c)	90,006,000	69,708,000	50	5	90,006,000	69,708,000	0.96	0.85	15.21	13.29
46	LaSalle National Corp., Chicago (c,i)	85,694,000	76,244,000	46		85,701,000	76,244,000	1.10	1.15	16.09	15.48
47	First Hawaiian, Inc., Honolulu (c)	81,710,000	71,472,000	47		81,710,000	71,472,000	1.36	1.35	17.36	20.29
48	AmSouth Bancorporation, Birmingham, Ala. (c)	80,370,000	76,699,000	45	3	80,370,000	76,699,000	0.91	0.90	12.47	13.49
49	First Alabama Bancshares, Inc., Montgomery (c)	78,256,000	68,894,000	51	2	78,256,000	68,894,000	1.23	1.23	14.27	13.64
50	First Maryland Bancorp., Baltimore (c,j)	75,056,000	43,541,000	73	23	75,056,000	43,541,000	0.96	0.59	13.46	8.41
51	Wilmington Trust Corp., Del. (d)	71,875,000	67,038,000	53	2	71,875,000	67,038,000	1.91	1.87	22.70	24.46
52	Mercantile Bankshares Corp., Baltimore (c)	70,562,000	68,856,000	52		70,562,000	68,856,000	1.42	1.56	13.55	14.74
53	Integra Financial Corp., Pittsburgh (c)	70,200,000	26,108,000	97	44	70,200,000	25,108,000	0.86	0.36	13.29	4.85
54	First Virginia Banks, Inc., Falls Church (c)	69,608,000	65,111,000	54		69,608,000	65,079,000	1.22	1.25	13.44	13.59
55	First Empire State Corp., Buffalo, N.Y. (c)	67,194,000	53,942,000	61	6	67,194,000	53,942,000	0.81	0.79	13.82	13.00
56	Mercantile Bancorporation Inc., St. Louis, Mo. (c)	66,555,000	56,716,000	59	3	66,555,000	56,716,000	0.88	0.81	13.57	13.40
57	Star Banc Corp., Cincinnati (c)	65,832,000	64,689,000	55	2	65,832,000	62,641,000	1.04	1.08	12.44	13.39
58	BanPonce Corp., Ponce, P.R. (d)	64,563,768	63,366,000	56	2	64,563,768	63,366,000	0.72	1.09	10.57	15.55
59	First Tennessee National Corp., Memphis (c)	63,752,000	47,865,000	67	8	63,752,000	46,530,000	0.93	0.74	15.32	12.33
60	Central Fidelity Banks Inc., Richmond (c)	60,435,000	55,753,000	60		60,435,000	55,753,000	0.99	1.02	14.86	14.47
61	BB&T Financial Corp., Wilson, N.C. (c)	60,172,000	53,615,000	62	1	60,172,000	53,615,000	1.06	1.05	14.11	15.01
62	Commerce Bancshares, Inc., Kansas City, Mo. (c)	59,776,000	57,509,000	58	4	59,776,000	57,509,000	0.93	1.00	12.43	13.46
63	First Security Corp., Salt Lake City, Utah (c)	59,551,000	45,715,000	69	6	59,551,000	45,715,000	0.88	0.72	11.59	9.74
64	Central Bancshares of the South, Inc., Birmingham, Ala. (c)	59,364,000	48,872,000	64		54,579,000	43,872,000	1.08	1.04	16.13	15.41
65	Michigan National Corp., Farmington Hills (c)	50,090,000	48,014,000	66	1	50,090,000	48,014,000	0.47	0.42	6.74	6.49
66	Puget Sound Bancorp., Tacoma, Wash. (c)	49,145,000	46,243,000	68	2	49,145,000	46,243,000	1.05	1.05	14.60	15.50
67	INB Financial Corp., Indianapolis (c)	48,128,000	40,627,000	76	9	48,128,000	40,627,000	0.78	0.69	10.71	9.39
68	First Deposit National Bank, Tilton, N.H. (k)	46,102,000	34,503,000	83	15	46,102,000	34,503,000	2.70	2.36	42.04	35.58
69	Dauphin Deposit Corp., Harrisburg, Pa. (d)	45,723,000	45,368,000	70	1	45,723,000	45,368,000	1.30	1.39	14.44	15.66
70	First USA Bank, Wilmington, Del. (l)	45,072,000	35,977,000	79	9	45,072,000	35,977,000	2.34	2.35	22.96	20.89
71	Sumitomo Bank of California, San Francisco (m)	42,855,000	44,904,000	71		42,855,000	44,904,000	0.86	0.98	14.76	18.02
72	West One Bancorp, Boise, Idaho (c)	41,199,000	42,561,000	74	2	41,199,000	42,561,000	0.80	0.97	11.82	14.68
73	Synovus Financial Corp., Columbus, Ga. (c)	40,542,000	35,059,000	81	8	40,542,000	35,059,000	1.17	1.30	15.34	16.35
74	Boston Safe Deposit & Trust Co. (n)	40,400,000	(93,459,000)			40,400,000	(93,459,000)	0.40	(1.37)	4.40	(15.14)
75	First National of Nebraska, Inc., Omaha (c)	40,017,000	33,217,000	84	9	40,017,000	33,217,000	1.53	1.50	23.40	23.20
76	First Bancorporation of Ohio, Akron (c)	39,558,000	34,912,000	82	6	39,558,000	34,912,000	1.07	0.97	12.50	11.66
77	United Missouri Bancshares, Inc., Kansas City (c)	39,485,000	37,159,000	77		39,485,000	37,159,000	0.95	0.94	11.10	11.31
78	Liberty National Bancorp., Inc., Louisville, Ky. (c)	39,098,000	32,790,000	85	7	37,780,000	32,790,000	1.00	0.92	13.41	12.50
79	Team Bancshares, Inc., Dallas (d)	35,033,000	24,019,000	103	24	34,215,000	24,019,000	0.76	0.66	11.48	9.09
80	Sanwa Bank California, San Francisco (o)	34,983,000	35,182,000	80		34,983,000	35,182,000	0.48	0.50	5.65	6.30
81	Valley National Corp., Phoenix, Ariz. (c)	34,553,000	7,502,000	144	63	38,893,000	7,502,000	0.34	0.07	7.05	1.65
82	First Commerce Corp., New Orleans, La. (c)	34,029,000	22,038,000	111	29	34,029,000	22,038,000	0.73	0.49	14.46	9.22
83	Crestar Financial Corp., Richmond (c)	33,761,000	61,145,000	57	26	32,285,000	61,145,000	0.90	0.52	4.19	7.99
84	Firstier Financial, Inc., Omaha, Neb. (c)	33,323,000	2,629,000	148	64	33,573,000	13,539,000	1.15	0.09	15.29	1.23
85	Keystone Financial, Inc., Harrisburg, Pa. (c)	33,171,000	32,270,000	86	1	33,171,000	32,270,000	1.22	1.23	14.59	15.31
86	Deposit Guaranty Corp., Jackson, Miss. (c)	32,220,000	24,525,000	102	16	32,220,000	11,341,000	0.67	0.54	11.70	9.45
87	U.S. Trust Corp., New York (c)	31,983,000	11,772,000	135	48	31,983,000	(5,589,000)	1.09	0.46	18.05	6.75
88	Key Centurion Bancshares, Inc., Charleston, W. Va. (c)	31,082,000	25,701,000	98	10	31,082,000	25,701,000	1.12	1.08	11.13	10.70
89	Southern National Corp., Lumberton, N.C. (c)	30,779,000	22,867,000	107	18	30,779,000	22,867,000	0.70	0.70	10.87	10.87
90	Valley Bancorporation, Appleton, Wis. (c)	30,666,000	29,028,000	90		30,666,000	29,028,000	0.82	0.88	11.66	11.86
91	Valley National Bancorp, Wayne, N.J. (d)	30,117,000	27,130,000	94	3	30,117,000	26,921,000	1.31	1.47	15.87	15.04
92	First National Bank, Anchorage, Alaska	30,013,000	27,452,000	92		30,013,000	27,452,000	2.54	2.41	13.69	14.21
93	Farmers & Merchants Bank, Long Beach, Calif.	29,793,000	27,384,000	93		29,793,000	27,384,000	2.00	2.02	12.00	12.39
94	National Commerce Bancorporation, Memphis (c)	29,531,000	25,666,000	99	5	29,531,000	25,666,000	1.46	1.37	18.86	18.71
95	First Citizens BancShares, Raleigh, N.C. (d)	29,181,000	28,400,000	91	4	29,181,000	28,400,000	0.57	0.71	11.03	11.79
96	Zions Bancorporation, Salt Lake City, Utah (c)	29,124,000	26,640,000	95	1	29,124,000	26,640,000	0.87	0.87	14.90	15.32
97	National Bancorp of Alaska, Inc., Anchorage (d)	28,403,000	25,512,000	100	3	28,403,000	25,512,000	1.42	1.24	12.35	12.32
98	First Commercial Corp., Little Rock, Ark. (c)	27,893,000	22,181,000	110	12	27,893,000	22,181,000	1.21	1.11	16.03	15.64
99	Trustmark Corp., Jackson, Miss. (d)	27,571,000	29,077,000	89	10	27,571,000	29,077,000	0.74	0.86	10.67	12.05
100	Union Planters Corp., Memphis, Tenn. (c)	27,508,000	22,710,000	108	8	37,804,000	22,710,000	0.72	0.56	11.18	9.32

Sources of data: American Banker survey and banks' yearend earnings releases. Top 100 earners based on net income for banks and bank holding companies. **Net income** is income after taxes, loan loss provisions and minority interest but **before** preferred dividends and extraordinary items. Also excluded is income from discontinued operations. The 1990 net income is as reported in 1991 and **has not** been restated for 1991 mergers. **Adjusted net income** is net income excluding nonrecurring items such as gains (losses) from sales of buildings, branches, subsidiaries, securities sold to settle loans or debt, proceeds from equity/debt swaps and venture capital profits (losses). All nonrecurring items are on an after tax basis wherever possible. **Profitability ratios** are on a GAAP basis wherever possible. **Return on assets** is net income as defined above divided by average assets. **Return on equity** is the return on average common equity. **Please note:** profitability ratios published here may differ from ratios reported in the March 19th Performance Review. The latter is based on net income after extraordinary items, in addition the 1990 data were restated for 1991 mergers in the March 19 edition. (*)— Data are as reported last year and are not restated for mergers. (‡)— Net income excludes $25.98 million loss from discontinued title insurance operations, but profitability ratios are based on net income after losses from discontinued operations. (1)— A multibank holding company. (2)— A one bank holding company. (3)— The "Discover Card" credit card bank. A subsidiary of Dean Witter Financial Services Group, New York, which in turn, is a subsidiary of Sears, Roebuck & Co., Chicago. (4)— The "Optima Card" credit card bank. A subsidiary of American Express Travel Related Services, an American Express Company. (a)— A subsidiary of Bank of Montreal. (b)— A subsidiary of Bank of Tokyo Ltd. (c)— A subsidiary of ABN Amro Bank NV, Amsterdam. (d)— A subsidiary of Allied Irish Banks Plc, Dublin. (e)— The consumer credit bank subsidiary of Capital Holding Corp., Louisville, Ky. (f)— A credit card bank subsidiary of First USA Inc., Dallas. (m)— A subsidiary of Sumitomo Bank Ltd., Osaka, Japan. (n)— A subsidiary of The Boston Company, which is a subsidiary of Shearson Lehman Hutton Inc., New York. Shearson Lehman Hutton is, in turn, a subsidiary of American Express Co., New York. (o)— A subsidiary of Sanwa Bank Ltd., Osaka, Japan. (‡)— Revised since publication on April 16.

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Top 100 Earners in Banking in 1991

Listed in order of their returns on assets and equity within peer groups

Return on Average Assets (%)

1991 ROA Rank	Top 10 Banks Ranked Among Top 100 Earners	1991 ROA%	1990 ROA%
1	Bankers Trust New York Corp.	1.70	1.54
2	J.P. Morgan & Co., Inc., New York	1.55	1.58
3	BankAmerica Corp., San Francisco	1.40	1.82
4	Chase Manhattan Corp., New York	1.12	1.21
5	First Chicago Corp.	1.22	1.47
6	NationsBank Corp., Charlotte, N.C.	1.1	1.17
7	Chemical Banking Corp., New York	1.1	1.37
	Banks with assets greater than $20 billion		
1	Banc One Corp., Columbus, Ohio	1.58	1.53
2	SunTrust Banks, Inc., Atlanta	1.3	1.3
3	Norwest Corp., Minneapolis	1.3	1.4
4	NBD Bancorp., Inc., Detroit	1.3	1.4
5	CoreStates Financial Corp, Philadelphia	1.3	1.52
6	National City Corp., Cleveland	1.27	1.52
7	Mellon Bank Corp., Pittsburgh	1.2	1.24
8	PNC Financial Corp, Pittsburgh	1.1	1.1
9	KeyCorp, Albany, N.Y.	1.06	1.03
10	First Fidelity Bancorporation, Lawrenceville, N.J.	1.1	1.02
10	First Union Corp., Charlotte, N.C.	1.1	1.16
12	Republic New York Corp.	1.1	1.03
13	Wachovia Corp., Winston-Salem, N.C.	1.1	1.23
14	Barnett Banks, Inc., Jacksonville, Fla.	1.05	1.12
15	Bank of New York Co., Inc.	1.05	1.43
16	Fleet/Norstar Financial Group, Inc., Providence, R.I.	1.05	1.2
	Assets between $10 billion & $20 billion		
1	State Street Boston Corp.	1.2	1.2
2	Firstar Corp., Milwaukee	1.1	1.1
3	Comerica, Inc., Detroit	1.1	1.4
4	Society Corp., Cleveland	1.1	1.2
5	First Bank System, Inc., Minneapolis	1.1	1.44
6	U.S. Bancorp., Portland, Ore.	1.1	1.16
7	Northern Trust Corp., Chicago	1.1	1.33
8	Bancorp Hawaii, Inc., Honolulu	1.1	1.2
9	Manufacturers National Corp., Detroit	1.1	1.1
10	Huntington Bancshares, Inc., Columbus, Ohio	1.1	1.1
11	Meridian Bancorp., Inc., Reading, Pa.	1.1	1.1
11	First of America Bank Corp., Kalamazoo, Mich.	1.1	1.1
11	SouthTrust Corp., Birmingham, Ala.	1.1	1.41
14	Boatmen's Bancshares, Inc., St. Louis, Mo.	1.1	1.13
15	Harris Bankcorp, Inc., Chicago	1.1	1.1
16	Union Bank, San Francisco	1.1	1.12
17	Michigan National Corp., Farmington Hills	1.1	1.2
18	Valley National Corp., Phoenix, Ariz.	1.1	1.17
19	Crestar Financial Corp., Richmond	1.1	1.12
	Assets between $5 billion and $10 billion		
1	Greenwood Trust Co., New Castle, Del.	1.1	2.43
2	MBNA Corp., Newark, Del.	1.1	1.3
3	Fifth Third Bancorp, Cincinnati	1.1	1.4
4	Mercantile Bancshares Corp., Baltimore	1.1	1.1
5	Marshall & Ilsley Corp., Milwaukee, Wis.	1.1	1.1
5	First Hawaiian, Inc., Honolulu	1.1	1.1
7	American Express Centurion Bank, Newark, Del.	1.1	1.8
8	First Alabama Bancshares, Inc., Montgomery	1.1	1.1
9	First Virginia Banks, Inc., Falls Church	1.1	1.1
10	Old Kent Financial Corp., Grands Rapids, Mich.	1.1	1.1
11	LaSalle National Corp., Chicago	1.1	1.1
12	Central Bancshares of the South, Inc., Birmingham, Ala.	1.1	1.1
13	BB&T Financial Corp., Wilson, N.C.	1.1	1.1
14	Star Banc Corp., Cincinnati	1.1	1.1
15	Central Fidelity Banks Inc., Richmond	1.1	1.1
16	First Maryland Bancorp., Baltimore	1.1	1.14
17	Commerce Bancshares, Inc., Kansas City, Mo.	1.1	1.1
17	First Tennessee National Corp., Memphis	1.1	1.14
19	AmSouth Bancorporation, Birmingham, Ala.	1.1	1.1
20	Mercantile Bancorporation Inc., St. Louis, Mo.	1.08	1.1
20	First Security Corp., Salt Lake City, Utah	1.08	1.12
22	Integra Financial Corp., Pittsburgh	1.06	1.06
23	Sumitomo Bank of California, San Francisco	1.05	1.06
24	First Empire State Corp., Buffalo, N.Y.	1.04	1.1
25	West One Bancorp, Boise, Idaho	1.02	1.01
26	MB Financial Corp., Indianapolis	1.0	1.04
27	Team Bancshares, Inc., Dallas	1.0	1.04
28	BankFirst Corp., Fernie, F.R.	1.0	1.0
29	Deposit Guaranty Corp., Jackson, Miss.	0.97	1.04
30	First Citizens BancShares, Raleigh, N.C.	0.97	1.1
31	Seniex Bank California, San Francisco	0.95	1.03
32	Boston Safe Deposit & Trust Co.	0.95	1.1
	Assets less than $5 billion		
1	First Deposit National Bank, Tilton, N.H.	2.12	2.36
2	First National Bank, Anchorage, Alaska	1.34	1.4
3	First USA Bank, Wilmington, Del.	1.34	1.35
4	Farmers & Merchants Bank, Long Beach, Calif.	1.3	1.03
5	Wilmington Trust Corp., Del.	1.1	1.1
6	First National of Nebraska, Inc., Omaha	1.1	1.1
7	National Commerce Bancorporation, Memphis	1.1	1.1
8	National Bancorp of Alaska, Inc., Anchorage	1.1	1.24
9	Valley National Bancorp, Wayne, N.J.	1.1	1.1
10	Dauphin Deposit Corp., Harrisburg, Pa.	1.1	1.1
11	Keystone Financial, Inc., Harrisburg, Pa.	1.1	1.1
12	First Commercial Corp., Little Rock, Ark.	1.1	1.1
13	Synovus Financial Corp., Columbus, Ga.	1.1	1.1
14	Firstier Financial, Inc., Omaha, Neb.	1.1	1.16
15	Key Centurion Bancshares, Inc., Charleston, W. Va.	1.1	1.1
16	U.S. Trust Corp., New York	1.1	1.41
17	First Bancorporation of Ohio, Akron	1.1	1.17
18	Puget Sound Bancorp., Tacoma, Wash.	1.1	1.1
19	Liberty National Bancorp., Inc., Louisville, Ky.	1.1	1.1
20	United Missouri Bancshares, Inc., Kansas City	1.1	1.14
21	Zions Bancorporation, Salt Lake City, Utah	1.1	1.1
22	Valley Bancorporation, Appleton, Wis.	1.1	1.08
23	Trustmark Corp., Jackson, Miss.	1.1	1.1
24	First Commerce Corp., New Orleans, La.	1.1	1.13
25	Union Planters Corp., Memphis, Tenn.	1.1	1.1
26	Southern National Corp., Lumberton, N.C.	1.1	1.1

Return on Average Equity (%)

1991 ROE Rank	Top 10 Banks Ranked Among Top 100 Earners	1991 ROE%	1990 ROE%
1	Bankers Trust New York Corp.	23.1	20.1
2	J.P. Morgan & Co., Inc., New York	21.27	21.9
3	BankAmerica Corp., San Francisco	17.1	19.8
4	Chase Manhattan Corp., New York	15.49	17.11
5	First Chicago Corp.	17.1	19.8
6	NationsBank Corp., Charlotte, N.C.	17.1	17.1
7	Chemical Banking Corp., New York	17.1	17.8
	Banks with assets greater than $20 billion		
1	Norwest Corp., Minneapolis	16.1	19.1
2	Banc One Corp., Columbus, Ohio	15.58	15.24
3	Mellon Bank Corp., Pittsburgh	15.4	15.1
4	CoreStates Financial Corp, Philadelphia	15.1	15.8
5	SunTrust Banks, Inc., Atlanta	15.22	15.14
6	KeyCorp, Albany, N.Y.	14.7	14.1
7	First Fidelity Bancorporation, Lawrenceville, N.J.	14.35	14
8	NBD Bancorp., Inc., Detroit	13.58	13.79
9	Republic New York Corp.	13.21	14.1
10	PNC Financial Corp, Pittsburgh	13.02	12.81
11	National City Corp., Cleveland	13.8	14.19
12	First Union Corp., Charlotte, N.C.	13	12.51
13	Wachovia Corp., Winston-Salem, N.C.	13.01	13.38
14	Barnett Banks, Inc., Jacksonville, Fla.	12.99	13.24
15	Fleet/Norstar Financial Group, Inc., Providence, R.I.	12.2	13.01
16	Bank of New York Co., Inc.	11.1	11.3
	Assets between $10 billion & $20 billion		
1	Northern Trust Corp., Chicago	14.01	15.78
2	State Street Boston Corp.	13.41	14.1
3	Bancorp Hawaii, Inc., Honolulu	13.32	11.4
3	Comerica, Inc., Detroit	13.32	13.87
5	Firstar Corp., Milwaukee	13.01	13.31
6	Society Corp., Cleveland	12.8	13.1
7	Manufacturers National Corp., Detroit	12.1	13.04
8	First Bank System, Inc., Minneapolis	11.9	14
9	SouthTrust Corp., Birmingham, Ala.	11.2	13.29
10	U.S. Bancorp., Portland, Ore.	11.1	11.29
11	Meridian Bancorp., Inc., Reading, Pa.	10.1	11.4
12	Huntington Bancshares, Inc., Columbus, Ohio	9.79	10
13	First of America Bank Corp., Kalamazoo, Mich.	9.8	10.75
14	Harris Bankcorp, Inc., Chicago	9.71	10.91
15	Boatmen's Bancshares, Inc., St. Louis, Mo.	9.7	11.1
16	Union Bank, San Francisco	9.27	10.23
17	Valley National Corp., Phoenix, Ariz.	7.76	9.01
18	Michigan National Corp., Farmington Hills	6.74	9.83
19	Crestar Financial Corp., Richmond	6.73	9.46
	Assets between $5 billion and $10 billion		
1	Greenwood Trust Co., New Castle, Del.	29.83	27.91
2	MBNA Corp., Newark, Del.	29.29	28
3	American Express Centurion Bank, Newark, Del.	20.93	19.09
4	First Hawaiian, Inc., Honolulu	17.38	21.29
5	Fifth Third Bancorp, Cincinnati	16.81	17.21
6	Central Bancshares of the South, Inc., Birmingham, Ala.	15.1	15.4
7	LaSalle National Corp., Chicago	15.03	15.68
8	Marshall & Ilsley Corp., Milwaukee, Wis.	15.01	15.4
9	First Tennessee National Corp., Memphis	15.02	17.33
10	Central Fidelity Banks Inc., Richmond	14.86	15.47
11	Sumitomo Bank of California, San Francisco	14.5	16.12
12	Old Kent Financial Corp., Grands Rapids, Mich.	14.37	14.91
13	First Alabama Bancshares, Inc., Montgomery	14.27	13.54
14	BB&T Financial Corp., Wilson, N.C.	14.1	15.1
15	First Empire State Corp., Buffalo, N.Y.	13.82	13.8
16	Mercantile Bancorporation Inc., St. Louis, Mo.	13.57	13.87
17	Mercantile Bankshares Corp., Baltimore	13.55	14.14
18	First Maryland Bancorp., Baltimore	13.46	14.1
19	First Virginia Banks, Inc., Falls Church	13.44	13.76
20	Integra Financial Corp., Pittsburgh	13.29	14.85
21	AmSouth Bancorporation, Birmingham, Ala.	13.4	13.65
22	Star Banc Corp., Cincinnati	13.44	13.79
23	Commerce Bancshares, Inc., Kansas City, Mo.	13.43	13.87
24	West One Bancorp, Boise, Idaho	13.2	13.08
25	Deposit Guaranty Corp., Jackson, Miss.	13.15	13.45
26	First Security Corp., Salt Lake City, Utah	13.1	13.14
27	Team Bancshares, Inc., Dallas	13	13.39
28	First Citizens BancShares, Raleigh, N.C.	13.03	13.19
29	MB Financial Corp., Indianapolis	13.1	13.39
30	BankFirst Corp., Fernie, F.R.	13.07	13.03
31	Seniex Bank California, San Francisco	13.01	13.81
32	Boston Safe Deposit & Trust Co.	13.01	13.14
	Assets less than $5 billion		
1	First Deposit National Bank, Tilton, N.H.	31.54	30.58
2	First National of Nebraska, Inc., Omaha	23.81	23.25
3	First USA Bank, Wilmington, Del.	22.98	21.85
4	Wilmington Trust Corp., Del.	22.73	23.81
5	National Commerce Bancorporation, Memphis	18.68	18.1
6	U.S. Trust Corp., New York	18.05	8.73
7	First Commercial Corp., Little Rock, Ark.	17.11	17.64
8	Valley National Bancorp, Wayne, N.J.	15.97	15.08
9	Synovus Financial Corp., Columbus, Ga.	15.34	14.35
10	Firstier Financial, Inc., Omaha, Neb.	15.25	1.23
11	Zions Bancorporation, Salt Lake City, Utah	14.96	15.32
12	Puget Sound Bancorp, Tacoma, Wash.	14.92	15.92
13	Keystone Financial, Inc., Harrisburg, Pa.	14.79	15.11
14	First Commerce Corp., New Orleans, La.	14.44	9.22
15	Dauphin Deposit Corp., Harrisburg, Pa.	13.94	15.08
16	First National Bank, Anchorage, Alaska	13.69	14.21
17	Liberty National Bancorp., Inc., Louisville, Ky.	13.41	13.97
18	First Bancorporation of Ohio, Akron	12.96	11.98
19	National Bancorp of Alaska, Inc., Anchorage	12.91	12.12
20	Farmers & Merchants Bank, Long Beach, Calif.	12.91	11.85
21	Valley Bancorporation, Appleton, Wis.	11.68	11.89
22	Union Planters Corp., Memphis, Tenn.	11.18	9.32
23	Key Centurion Bancshares, Inc., Charleston, W. Va.	11.13	10.76
24	United Missouri Bancshares, Inc., Kansas City	11.12	11.31
25	Southern National Corp., Lumberton, N.C.	10.87	10.87
26	Trustmark Corp., Jackson, Miss.	10.67	12.06

Data Sources: American Banker survey and banks' audited earnings statements. **1991 ROA and ROE Ranks:** Banks' rank within peer group. Banks with the same ROA or ROE receive the same rank.

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No Growth in Trust; Banks Remain Committed

By Jeanne Iida

THE GROWTH IN TRUST earnings, viewed by many bankers as a crucial source of fee income, has all but stalled, according to a survey by the *American Banker*.

Cutthroat competition from nonbanks and slower asset growth limited gains in trust earnings at the top 100 banks to only 6.9% in 1991. Income growth was 7.5% in 1990 and 13.9% in 1989.

At the same time, mergers concentrated more of banking's trust business into a smaller number of hands.

The lack of growth has raised the questions of how much potential the market really holds and how much bankers can rely on the trust business to make up for the lack of loan demand. The answers appear to be: not very much.

"You've got to be fairly cautious about the prospects for this business," said Thomas Abraham, a consultant based in New York. "Senior [bank] management is very sanguine about the prospects for trust. I think they are being naive."

THERE WAS SOME jostling in the top positions. J.P. Morgan and Co. remained No. 1, but Bankers Trust overtook Citicorp for No. 2.

While several new banks entered the ranks of the top 30 trust service providers in this year's survey, they did so primarily by merger.

Indeed, those banks that showed significant percentage gains in trust income either did so because they merged with sizable institutions or because the bank had previously done little to sell trust services.

HOWEVER, BANKERS remain committed to trust to generate fees and protect against losses in lending.

"Banks have a franchise in trust," said John Spiegel, chief financial officer of SunTrust Banks Inc., Atlanta, speaking at a recent conference of bank analysts. Banks need to "reach into" that franchise, he said.

"We see a series of market dynamics that we find attractive," said Susan E. Rau, executive vice president at National Westminster Bancorp. Its trust business grew more than 60% in 1991, particularly in personal trust services.

One positive dynamic is "the increasing wealth we see over the next 20 years – it's unprecedented, despite the recession," she said.

With last year's stock market upturn, bankers might have expected greater growth in trust assets and, hence, in income. About 70% of banks' trust income is derived from the market value of assets; 30%, from transaction fees.

Yet despite the rebound on Wall Street, growth was slow. The reasons were different for different markets, Mr. Abraham said.

Competition from mutual funds and investment banks hurt the personal trust business. In institutional trust, pension funds grew, but other areas, such as defined benefit plans, declined, as pensioners drew off more assets than were created.

Other trust products, such as stock transfer, are past the peak of their product cycles, Mr. Abraham said.

A few banks – such as National Westminster – were more successful in boosting income, but they were the exception. And the high growth there, to $20 million in 1991, was from a very small base of $12 million in 1990.

Essentially, the top 30 banks remained constant. One reason is that many areas in trust require sophisticated and expensive technology.

Areas such as global custody, in which banks manage investments from around the world, continue to grow but are limited to a few huge players because of the technology required. Master trust requires sophisticated software through which banks can monitor investment managers' performance in handling a portfolio.

IN OTHER AREAS OF personal and institutional trust, banks can hire service providers.

In an attempt to capitalize on banks' desire to offer trust services, Mellon Bank has set up a trust outsourcing business to do trust processing for institutions that want to offer trust services but lack the technology.

Mergers and portfolio sales consolidated more trust business in fewer hands. Chemical Banking Corp., NationsBank Corp., and Fleet Financial Group rose in the trust income rankings for 1991.

NationsBank and Fleet were also two of the biggest asset gainers in 1990.

Other banks would have made big jumps in the rankings by income had major mergers been completed by yearend. BankAmerica Corp. would have ranked 11th if its mergers with Valley Capital Corp. and Security Pacific Corp. had taken place in 1991. In the current ratings, BankAmerica was 38th. □

Top 100 Firms in Discretionary Trust Assets

Banks and non-deposit trust companies ranked in order of 1991 market value of assets under management (dollar amounts in thousands)

BANK HOLDING COMPANIES

Rank 1991		Market Value of Discretionary Assets 1991	1990	Rank 1990	Gain in Rank	Trust Inc. Rank 1991	Asset Rank 1991
1	Bankers Trust New York Corp.	$139,200,000	$104,800,000	1		2	6
2	Wells Fargo & Co., San Francisco	122,185,103	100,553,449	2		18	9
3	J.P. Morgan & Co., Inc., New York	105,277,000	85,466,000	3		1	5
4	State Street Boston Corp.	86,194,226	66,846,663	5	+1	4	40
5	Mellon Bank Corp., Pittsburgh	85,596,000	67,367,000	4	-1	9	25
6	PNC Financial Corp., Pittsburgh	63,669,953	56,633,800	6		11	15
7	Citicorp, New York	56,400,000	43,552,427	9	+2	3	1
8	NationsBank Corp., Charlotte, N.C. (a)	45,037,000	39,702,2128	10t	+2	8	4
9	Northern Trust Corp., Chicago (b)	43,591,500	44,774,687	8	-1	10	45
10	Chemical Banking Corp., New York (c)	36,568,365	34,100,3808	11t	+1	7	2
11	Bank of New York Co., Inc.	36,444,725	32,811,881	10	-1	6	18
12	Capital Guardian Trust Co., Los Angeles	34,143,446	24,797,329	14	+2	34	
13	SunTrust Banks, Inc., Atlanta	34,021,064	25,318,735	12	-1	14	18
14	Boatmen's Bancshares, Inc., St. Louis, Mo.	30,961,307	25,973,859	11	-3	26	35
15	First Chicago Corp.	30,360,100	25,042,000	13	-2	15	10
16	Chase Manhattan Corp., New York (d)	28,022,000	55,274,000	7	-9	5	6
17	Wilmington Trust Corp., Del.	27,417,759	23,032,016	16	-1	40	102
18	Harris Bankcorp., Inc., Chicago	25,035,201	21,011,762	20	+2	19	41
19	Security Pacific Corp., Los Angeles (e)	23,895,193	19,900,000	21	+2	12	7
20	First Interstate Bancorp., Los Angeles	22,681,800	22,260,471	18	-2	16	11
21	Fiduciary Trust International, New York	22,738,861	19,663,454	23	+2	37	
22	Fidelity Management Trust Co., Boston	22,361,717	15,847,272	27	+5	43	
23	U.S. Trust Corp., New York	21,900,000	18,100,000	25	+2	13	129
24	Ameritrust Corp., Cleveland (f)	21,380,664	19,569,702	22	-2	20	54
25	CoreStates Financial Corp., Philadelphia	21,234,006	21,763,394	19	-6	33	31
26	National City Corp., Cleveland (g)	20,520,070	18,561,982	24	-2	32	29
27	Fleet Financial Group, Inc., Providence, R.I.	20,232,419	11,421,907	37	+10	23	14
28	Norwest Corp., Minneapolis (h)	19,438,332	15,975,2918	28t	-2	21	17
29	Manufacturers National Corp., Detroit (i)	18,745,825	16,729,140	26	-3	41	43
30	Boston Safe Deposit & Trust Co. (j)	16,953,197	13,117,967	31	+1	25	
31	First Union Corp., Charlotte, N.C.	16,906,435	10,375,745	41	+10	24	13
32	NBD Bancorp., Inc., Detroit	16,125,244	14,242,755	29	-3	29	24
33	First Bank System, Inc., Minneapolis	15,065,078	12,876,533	32	-1	27	33
34	Banc One Corp., Columbus, Ohio (k)	14,500,000	13,366,694	30	-4	30	12
35	Wachovia Corp., Winston Salem, N.C. (l)	14,302,053	12,116,5228	32t	-3	28	19
36	First Fidelity Bancorporation, Lawrenceville, N.J.	14,124,000	11,655,239	34	-2	35	23
37	Continental Bank Corp., Chicago	13,273,608	11,019,493	35	+2	31	27
38	Shawmut National Corp., Hartford, Conn.	12,925,540	12,671,571	33	-5	22	29
39	Firstar Corp., Milwaukee	12,298,763	8,387,333	45	+6	36	47
40	MNC Financial, Inc., Baltimore (m)	11,281,000	10,051,000	42	+2	45	36
41	Bank of Boston Corp.	10,568,019	9,969,000	43	+2	17	21
42	Mercantile Bancorporation, Inc., St. Louis, Mo.	10,421,349	9,507,304	44	+2	52	69
43	Midlantic Corp., Edison, N.J.	8,706,654	6,900,000	49	+6	46	34
44	Society Corp., Cleveland (f)	8,704,433	8,088,543	46	+2	39	39
45	Bessemer Group, Inc., Woodbridge, N.J.	8,622,700	7,422,269	47	+2	44	
46	Mercantile Bancshares Corp., Baltimore	7,585,105	6,948,781	48	+2	58	91
47	Comerica Inc., Detroit (i)	7,501,009	5,530,908	52t	+5	50	42
48	Crestar Financial Corp., Richmond	7,487,660	6,686,140	51t	+3	49	48
49	First of America Bank Corp., Kalamazoo, Mich.	7,217,652	4,949,259	61	+12	42	98
50	United Missouri Bancshares, Inc., Kansas City, Mo.	6,786,767	5,765,014	54	+4	60	95
51	Commonwealth Corp., Philadelphia	6,650,814	5,800,000	53	+2	47	
52	Barnett Banks, Inc., Jacksonville, Fla. (n)	6,341,269	4,753,860	63	+11	48	20
53	Old Kent Financial Corp., Grand Rapids, Mich.	6,195,517	5,184,153	59	+6	59	63
54	Fifth Third Bancorp., Cincinnati	5,987,188	5,700,000	56	+2	53	64
55	INB Financial Corp., Indianapolis	5,861,077	5,240,761	58	+3	71	77
56	BankAmerica Corp., San Francisco (o)	5,652,007	6,826,1171	50t	-6	98	3
57	Marshall & Ilsley Corp., Milwaukee	5,290,474	4,285,441	65	+8	51	71
58	BanCal Tri-State Corp., San Francisco	5,221,516	4,887,402	62	+4	67	67
59	Meridian Bancorp, Inc., Reading, Pa.	4,958,400	5,749,253	55	-4	57	50
60	Bancorp Hawaii, Inc., Honolulu	4,878,437	4,111,058	67	+7	69	89
61	Integra Financial Corp., Pittsburgh	4,819,128	3,994,541	68	+7	70	62
62	Riggs National Corp., Washington, D.C.	4,589,990	3,918,831	69	+7	66	88
63	AmSouth Bancorp., Birmingham, Ala.	4,536,348	4,562,000	64	+1	64	59
64	La Salle National Corp., Chicago	4,455,527	3,222,083	72	+8	62	66
65	U.S. Bancorp., Portland, Ore.	4,069,913	3,321,537	71	+6	55	32
66	Merchants National Corp., Indianapolis (g)	3,985,089	3,440,726	70	+4	82	85
67	Union Bank, San Francisco	3,866,883	2,073,304	88	+21	61	
68	KeyCorp, Albany, N.Y.	3,822,004	5,301,331	57	-11	63	28
69	Fifth Bank, New York	3,728,000	2,628,000	80	+11		
70	Star Banc Corp., Cincinnati	3,592,950	2,922,691	78	+8	65	76
71	First Tennessee National Corp., Memphis	3,490,284	2,954,864	83	+12	79	70
72	Commerce Bancshares, Inc., Kansas City, Mo.	3,414,669	2,643,100	79	+7	75	74
73	Valley National Corp., Phoenix, Ariz. (b)	3,399,192	3,103,176	74	+1	66	52
74	Marine Midland Banks, Inc., Buffalo, N.Y.	3,273,290	3,007,000	75	+1	54	37
75	First City Bancorporation of Texas, Inc., Houston	3,182,888	2,949,563	76	+1	96	66
76	Team Bancshares, Dallas (b)	2,988,171	2,924,221	77	+1	77	87
77	Valley Capital Corp., Las Vegas (p)	2,533,562	1,984,000	91	+14	125	119
78	Firstier Inc., Omaha, Neb.	2,471,169	2,223,780	86	+8	78	128
79	UJB Financial Corp., Princeton, N.J.	2,448,240	1,514,365	104	+25	90	64
80	First American Corp., Nashville, Tenn.	2,446,512	2,500,000	82	+2	101	79
81	First Maryland Bancorp., Baltimore	2,421,285	1,659,367	100	+19	100	61
82	Liberty National Bancorp, Inc., Louisville, Ky.	2,400,000	2,344,606	84	+2	98	99
83	UST Corp., Boston	2,400,000	1,810,869	98	+15	117	145
84	Cullen/Frost Bankers, Inc., San Antonio	2,396,354	2,223,435	87	+3	76	123
85	Huntington Bancshares Inc., Columbus, Ohio	2,376,241	1,900,000	93	+8	74	86
86	Signet Banking Corp., Richmond	2,314,500	1,703,884	99	+13	86	51
87	Hibernia Corp., New Orleans, La.	2,300,000	2,608,319	81	-6	94	84
88	Northeast Bancorp, Inc., New Haven, Conn.	2,249,160	1,834,981	94	+6	83	118
89	Liberty Bancorp, Inc., Oklahoma City (q)	2,225,417	1,965,714	92	+3	91	148
90	First Security Corp., Salt Lake City, Utah	2,218,471	2,038,034	89	-1	93	72
91	First Alabama Bancshares, Inc., Montgomery, Ala.	2,197,290	1,831,447	95	+4	95	75
92	BOK Financial Corp., Tulsa, Okla.	2,157,745	1,998,648	90	-2	99	
93	Associated Banc Corp., Green Bay, Wis.	2,129,710	1,828,039	96	+3	90	150
94	Amalgamated Bank of New York	2,000,000	1,600,000	103	+9		
95	Michigan National Corp., Farmington Hills	1,853,124	1,633,158	102	+7	88	53
96	BayBanks, Inc., Boston	1,779,670	1,688,047	105	+9	89	58
97	First Bancorporation of Ohio, Akron	1,744,775	1,642,272	101	+4	119	172
98	Colorado National Bankshares, Denver	1,709,190	1,358,115	111	+13	106	175
99	First Florida Banks, Tampa (r)	1,619,798	1,824,722	97	-2	81	86
100	First Hawaiian, Inc., Honolulu	1,604,782	1,300,000	113	+13	85	78
	Totals for the Top 100 ($ billion)	$1,675.2	$1,438.5[3]		+15.9%[3]		

Data Source: American Banker survey of banks and nondeposit trust companies. Discretionary assets (managed assets) are assets of accounts over which a company is authorized to make or recommend investment decisions or where the company shares investment power. Trust Inc. Rank is the rank based on gross trust revenues for 1991. Asset rank 1991 is the rank based on the total assets of the commercial bank holding company as of 12/31/91. (a) — Pro forma ranking to reflect their acquisition in 1991. (b) — Revised. (c) — As reported NCNB Corp. acquired C&S/Sovran Corp., Norfolk, Va., and changed title. The data for 1990 have been restated to reflect this merger in 1991. NCNB ranked 15th with $214.0 billion in managed assets, and C&S/Sovran ranked 28th with $15.1 billion. (d) — In Feb. acquired $4 billion in managed assets from Trust Services of America Inc., Los Angeles, which ranked 50th at yearend 1990 with $0.1 bil. in managed assets. Had the acquisition taken place at yearend, Northern Trust would have ranked 8th with $47.1 billion in managed assets. (e) — As yearend Chemical acquired Manufacturers Hanover Corp. The data for 1990 have been restated to reflect this merger in 1991. Chemical ranked 11th with $43.5 billion in managed assets and Manufacturers Hanover ranked 40th with $11.4 billion. (f) — Sold Chelsea Investment Management Corp. in 1991 to account for asset decline. (g) — BankAmerica acquired Valley Capital Corp. and Security Pacific Corp. in March and April, respectively. Had these mergers taken place at yearend, BankAmerica would have ranked 14th with managed trust assets of $31.3 billion. (h) — At the first quarter Society Corp. acquired Ameritrust Corp. Had the merger taken place at yearend, Society Corp. would have ranked 17th with managed trust assets of $30.1 billion. (g) — In May National City acquired Merchants National Corp., Indianapolis. Had the merger taken place at yearend, National City would have ranked 22d with managed trust assets of $24.5 billion. (h) — Last year Norwest acquired United Banks of Colorado Inc., Denver. The data for 1990 have been restated to reflect this merger. In 1990 Norwest ranked 35th with $11.0 billion in managed assets, and United Banks of Colo. ranked 46th with $4.3 billion. (i) — On June 18 Comerica completed its acquisition of Manufacturers National. Had this merger taken place at yearend, Comerica would have ranked 20th with managed trust assets of $26.2 billion. (j) — A subsidiary of The Boston Company, a research holding company which had managed assets of $36.6 billion on Dec. 31. The Boston Company is a subsidiary of Shearson Lehman Hutton Inc., New York, which is in turn owned by American Express Co. (k) — Bank One recently announced plans to acquired Valley National Corp., Phoenix, and Team Bancshares, Dallas. Had these mergers taken place at yearend, Bank One would have ranked 26th with managed trust assets of $20.6 billion. (l) — In Dec. 1990 Wachovia acquired South Carolina National Corp., Columbia. The data for 1990 have been restated to reflect this merger. In 1990, Wachovia ranked 40th with $10.4 billion in managed assets, and South Carolina National ranked 85th with $2.3 billion. (m) — All trust activities are performed by Security Trust Co. Nat. Washington, D.C. (n) — Barnett recently announced plans to acquired First Florida Banks, Tampa. Had the merger taken place at yearend, Barnett would have ranked 46th with managed trust assets of $26.1 billion. (o) — Formerly known as Banks of Mid America Inc. changed title on May 26th. (p) — Assets are for the top 100 companies in 1990. (q) — The percentage shown is adjusted for the two big mergers in 1991. Actual percentage increase is 16.1%. Compiled by American Banker. Copyright 1992

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Top 100 Firms in Discretionary Trust Assets

Listed geographically and within states by managed trust assets on December 31, 1991 (dollar amounts in thousands)

1991 Tr. Ast. Rank		Trust Assets 12/31/91	No. of Subs.	Affil. Inv. Adv. Subs.
	ALABAMA			
63	AmSouth Bancorp., Birmingham	4,536,348	2	No
91	First Alabama Bancshares, Inc., Montgomery	2,197,290	2	No
	ARIZONA			
73	Valley National Corp., Phoenix	3,399,192	2	No
	CALIFORNIA			
2	Wells Fargo & Co., San Francisco	122,189,103	7	Yes
12	Capital Guardian Trust Co., Los Angeles	34,143,446	0	No
19	Security Pacific Corp., Los Angeles	23,089,193	8	YES
20	First Interstate Bancorp., Los Angeles	22,881,800	12	Yes
56	BankAmerica Corp., San Francisco	5,652,007	3	Yes
58	BanCal Tri State Corp., San Francisco	5,221,516	0	No
67	Union Bank, San Francisco	3,866,883	0	No
	COLORADO			
98	Colorado National Bankshares, Denver	1,709,190	5	Yes
	CONNECTICUT			
36	Shawmut National Corp., Hartford	12,925,540	4	Yes
88	Northeast Bancorp, Inc., New Haven	2,249,192	1	No
	DELAWARE			
17	Wilmington Trust Corp.	27,417,759	2	No
	DISTRICT OF COLUMBIA			
62	Riggs National Corp., Washington, D.C.	4,589,890	4	Yes
	FLORIDA			
52	Barnett Banks, Inc., Jacksonville	5,341,269	N.A.	N.A.
99	First Florida Banks, Tampa	1,619,756	3	Yes
	GEORGIA			
13	SunTrust Banks, Inc., Atlanta	34,021,064	10	Yes
	HAWAII			
60	Bancorp Hawaii, Inc., Honolulu	4,878,437	1	No
100	First Hawaiian, Inc., Honolulu	1,664,782	1	No
	ILLINOIS			
9	Northern Trust Corp., Chicago	41,591,500	8	Yes
15	First Chicago Corp.	30,960,100	5	No
18	Harris Bankcorp., Inc., Chicago	25,095,200	10	Yes
37	Continental Bank Corp., Chicago	13,271,408	2	No
64	La Salle National Corp., Chicago	4,455,027	2	Yes
	INDIANA			
55	INB Financial Corp., Indianapolis	5,861,077	1	No
66	Merchants National Corp., Indianapolis	3,985,086	7	Yes
	KENTUCKY			
82	Liberty National Bancorp, Inc., Louisville	2,400,000	7	No
	LOUISIANA			
87	Hibernia Corp., New Orleans	2,300,000	2	No
	MARYLAND			
40	MNC Financial, Inc., Baltimore	11,281,000	2	Yes
46	Mercantile Bankshares Corp., Baltimore	7,565,105	1	No
81	First Maryland Bancorp., Baltimore	2,421,285	1	No
	MASSACHUSETTS			
4	State Street Boston Corp.	86,164,226	1	No
22	Fidelity Management Trust Co., Boston	22,381,717	0	No
30	Boston Safe Deposit & Trust Co. (a)	16,953,197	0	No
41	Bank of Boston Corp.	10,548,019	12	No
83	UST Corp., Boston	2,400,000	1	No
96	BayBanks, Inc., Boston	1,776,470	1	YES
	MICHIGAN			
29	Manufacturers National Corp., Detroit	18,745,826	4	Yes
32	NBD Bancorp., Inc., Detroit	16,125,244	5	No
47	Comerica Inc., Detroit	7,501,009	4	No
49	First of America Bank Corp., Kalamazoo	7,217,652	22	Yes
53	Old Kent Financial Corp., Grand Rapids	6,199,517	3	No
98	Michigan National Corp., Farmington Hills	1,853,124	1	No
	MINNESOTA			
28	Norwest Corp., Minneapolis	19,438,332	27	Yes
33	First Bank System, Inc., Minneapolis	15,068,078	11	No

1991 Tr. Ast. Rank		Trust Assets 12/31/91	No. of Subs.	Affil. Inv. Adv. Subs.
	MISSOURI			
14	Boatmen's Bancshares, Inc., St. Louis	30,961,307	15	No
42	Mercantile Bancorporation, Inc., St. Louis	10,421,349	13	Yes
50	United Missouri Bancshares, Inc., Kansas City	6,780,767	1	No
72	Commerce Bancshares, Inc., Kansas City	3,414,669	4	No
	NEBRASKA			
78	First Bar Inc., Omaha	2,471,169	5	No
	NEVADA			
77	Valley Capital Corp., Las Vegas	2,533,562	2	No
	NEW JERSEY			
36	First Fidelity Bancorporation, Lawrenceville	14,124,000	4	No
43	Midlantic Corp., Edison	8,796,654	8	No
45	Bessemer Group, Inc., Woodbridge	8,622,100	3	No
79	UJB Financial Corp., Princeton	2,448,240	3	No
	NEW YORK			
1	Bankers Trust New York Corp.	98,200,000	15	Yes
3	J.P. Morgan & Co., Inc., New York	105,277,000	10	Yes
7	Citicorp, New York	56,400,000	63	No
10	Chemical Banking Corp., New York	36,588,365	28	Yes
11	Bank of New York Co., Inc.	36,444,725	5	Yes
16	Chase Manhattan Corp., New York	28,022,000	18	No
21	Fiduciary Trust International, New York	22,738,861	0	No
23	U.S. Trust Corp., New York	21,900,000	4	No
68	KeyCorp, Albany	3,822,004	6	No
69	Fifth Bancs, New York	3,728,000	0	No
74	Marine Midland Banks, Inc., Buffalo	3,273,290	2	Yes
94	Amalgam. Nat Bank of New York	2,000,000	0	No
	NORTH CAROLINA			
8	NationsBank Corp., Charlotte	45,037,000	16	Yes
31	First Union Corp., Charlotte	16,906,435	4	No
35	Wachovia Corp., Winston-Salem	14,302,053	3	Yes
	OHIO			
24	AmeriTrust Corp., Cleveland	21,380,964	5	No
26	National City Corp., Cleveland	20,520,070	13	No
34	Banc One Corp., Columbus	14,500,000	5	Yes
44	Society Corp., Cleveland	8,704,433	7	Yes
54	Fifth Third Bancorp., Cincinnati	5,987,788	5	No
70	Star Banc Corp., Cincinnati	3,592,050	6	No
85	Huntington Bancshares Inc., Columbus	2,376,241	6	No
97	First Bancorporation of Ohio, Akron	1,744,775	4	No
	OKLAHOMA			
89	Banks of Mid America, Inc., Oklahoma City	2,225,417	3	No
92	BOK Financial Corp., Tulsa	2,157,745	3	Yes
	OREGON			
65	U.S. Bancorp., Portland	4,069,913	3	Yes
	PENNSYLVANIA			
5	Mellon Bank Corp., Pittsburgh	85,596,000	8	Yes
6	PNC Financial Corp., Pittsburgh	63,669,953	16	Yes
25	CoreStates Financial Corp., Philadelphia	21,234,008	5	Yes
51	Glenmede Corp., Philadelphia	6,650,814	0	No
59	Meridian Bancorp, Inc., Reading	4,968,400	2	No
61	Integra Financial Corp., Pittsburgh	4,819,128	4	No
	RHODE ISLAND			
27	Fleet Financial Group, Inc., Providence	20,232,419	11	Yes
	TENNESSEE			
71	First Tennessee National Corp., Memphis	3,450,264	1	Yes
80	First American Corp., Nashville	2,446,512	1	No
	TEXAS			
75	First City Bancorporation of Texas, Inc., Houston	3,182,888	11	No
76	Team Bancshares, Dallas	2,988,171	1	No
84	Dallas, First Bancorp, Inc., San Antonio	2,396,354	4	No
	UTAH			
90	First Security Corp., Salt Lake City	2,216,471	2	No
	VIRGINIA			
48	Crestar Financial Corp., Richmond	7,487,990	4	Yes
86	Signet Banking Corp., Richmond	2,314,500	1	No
	WISCONSIN			
39	First Corp., Milwaukee	12,288,763	21	Yes
57	Marshall & Ilsley Corp., Milwaukee	5,260,474	5	Yes
93	Associated Banc-Corp., Green Bay	2,129,710	6	No

Data Source: American Banker survey. Number of subsidiaries engaged in trust activity: The number of commercial bank subsidiaries, nondeposit trust companies, affiliated investment adviser subsidiaries, and all other subsidiaries engaged in trust activities in 1991. Affiliated Investment Adviser Subsidiaries: This column indicates whether or not the firm has an affiliated investment adviser subsidiary or subsidiaries. N.A. — Not available. (a) — Its parent, the Boston Co., has seven affiliated investment advisers managing $19.2 billion in trust assets.

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Summary Data for Top 100 Firms

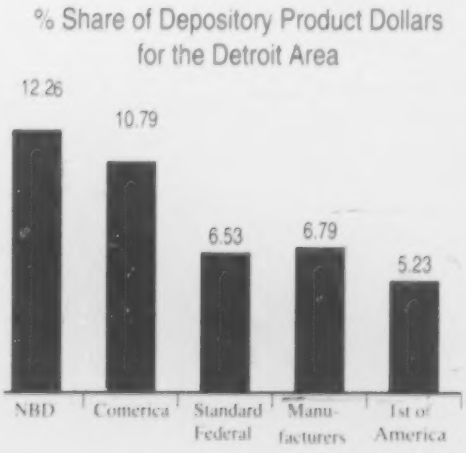
Managed assets and trust income at top 100 firms in assets and income; dollars in billions

	Trust assets		Trust income	
	Top 100	Annual growth	Top 100	Annual growth
1991	$1,675.2	+15.9%*	$9.644	+6.9%*
1990	1,438.5	+3.4	8,967	+7.5
1989	1,391.6	+20.7	8,340	+13.9
1988	1,153.1	+4.4	7,322	+4.0
1987	1,104.8	+9.2	7,040	+21.0
1986	1,012.0	+22.8	5,820	+27.1
1985	824.0	+23.0	4,580	+18.7
1984	670.1	+6.8	3,860	+17.0
1983	627.3		3,300	

*Percentage increases adjusted for mergers. Actual percentage increase for assets was 16.5% and for income 7.6%.

Did You Know...

- NBD has the highest household penetration and share of depository accounts, in the Detroit area.
- After the acquisition of Manufacturers Bank by Comerica, Comerica will overtake NBD in household penetration and share of depository accounts in the Detroit area.
- Of the Comerica depository customers in the Detroit area, 13.55% of these households also own depository accounts at Manufacturers. However, only 8.59% of Comerica depository customers also own depository accounts at 1st of America.
- The average household balance held in depository products in the US is $13,468. NBD depository customers have average balances which are nearly $2000 higher than the national average.



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Top 100 Firms in Trust Income

Banks and non-deposit trust companies ranked in order of 1991 gross operating trust revenues

(Dollar amounts in Thousands)

BANK HOLDING COMPANIES

Rank 1991		Total Trust Income 1991	1990	Rank 1990	Gain in Rank	Total Operating Income 1991	Trust Income As % of Oper. Income	1991 Market Value Of Trust Assets
1	J.P. Morgan & Co., Inc., New York	672,000	598,000	1		10,314,000	6.52	716,470,000
2	Bankers Trust New York Corp.	567,000	466,000	3	+1	6,844,000	8.28	541,400,000
3	Citicorp, New York	551,000	513,000	2	-1	31,839,000	1.73	497,300,000
4	State Street Boston Corp.	442,489	381,259	5	+1	1,357,871	32.59	1,014,065,087
5	Chase Manhattan Corp., New York	375,000	401,000	4	-1	11,840,000	3.17	351,705,000
6	Bank of New York Co., Inc.	350,103	356,540	6		4,224,601	8.29	618,008,271
7	Chemical Banking Corp., New York (a)	344,000	345,200‡	7‡		14,128,000	2.43	336,013,747
8	NationsBank Corp., Charlotte, N.C. (b)	326,000	318,378‡	8‡		11,594,000	2.81	126,211,000
9	Mellon Bank Corp., Pittsburgh	307,000	279,000	9	2	3,151,000	9.74	305,311,000
10	Northern Trust Corp., Chicago	303,100	270,700	8	2	1,260,200	24.05	350,722,000
11	PNC Financial Corp., Pittsburgh	237,764	216,814	9	2	4,469,558	5.32	125,141,344
12	Security Pacific Corp., Los Angeles (c)	223,000	214,000	10	2	8,939,000	2.49	320,664,057
13	U.S. Trust Corp., New York	204,948	183,300	13		405,022	50.60	314,100,000
14	SunTrust Banks, Inc., Atlanta	200,053	177,250	14		3,360,586	5.95	53,739,726
15	First Chicago Corp.	174,800	168,300	15		4,829,800	3.62	155,614,500
16	First Interstate Bancorp., Los Angeles	166,415	156,188	16		5,119,661	3.25	107,020,100
17	Bank of Boston Corp.	146,188	151,501	17		4,547,071	3.21	69,515,507
18	Wells Fargo & Co., San Francisco	138,000	142,500	19	+1	5,861,000	2.35	145,091,613
19	Harris Bankcorp., Inc., Chicago	131,149	121,000	21	+2	1,333,325	9.84	120,259,993
20	Ameritrust Corp., Cleveland (d)	130,363	118,685	22	+2	1,114,500	11.70	62,847,352
21	Norwest Corp., Minneapolis (e)	127,600	117,555‡	20‡	-1	4,420,300	2.89	75,706,297
22	Shawmut National Corp., Hartford, Conn.	120,624	113,048	23	+1	2,343,571	5.15	22,096,290
23	Fleet Financial Group, Inc., Providence, R.I.	118,912	76,780	36	+13	4,438,893	2.68	36,516,886
24	First Union Corp., Charlotte, N.C.	117,805	91,677	27	+3	4,321,164	2.73	30,230,949
25	Boston Safe Deposit & Trust Co. (f)	106,951	93,775	26	+1	909,648	11.76	16,953,197‡
26	Boatmen's Bancshares, Inc., St. Louis, Mo.	105,991	93,867	25	-1	1,587,547	6.68	54,485,405
27	First Bank System, Inc., Minneapolis	104,100	96,800	24	3	1,821,300	5.72	66,304,438
28	Wachovia Corp., Winston-Salem, N.C. (g)	102,665	99,572‡	23‡	-5	3,136,261	3.27	74,429,352
29	NBD Bancorp., Inc., Detroit	101,152	90,637	29		2,723,819	3.71	59,274,556
30	Banc One Corp., Columbus, Ohio (h)	96,092	88,130	32	+2	4,154,129	2.31	17,000,000
31	Continental Bank Corp., Chicago	95,000	76,100	37	+6	2,301,000	4.13	127,674,842
32	National City Corp., Cleveland (i)	94,677	89,510	31	-1	2,562,520	3.69	49,205,387
33	CoreStates Financial Corp., Philadelphia	89,906	84,341	33		2,472,933	3.64	161,672,436
34	Capital Guardian Trust Co., Los Angeles	85,116	73,714	38	+4	91,590	92.90	38,595,184
35	First Fidelity Bancorporation, Lawrenceville, N.J.	83,784	82,853	34	-1	2,777,650	3.02	43,049,000
36	Firstar Corp., Milwaukee	80,813	60,977	43	+7	1,254,214	6.44	40,669,409
37	Fiduciary Trust International, New York	71,766	65,684	40	+3	88,060	81.50	57,579,253
38	BankAmerica Corp., San Francisco (c)	69,000	71,649	39	+1	12,411,000	.56	38,696,255
39	Society Corp., Cleveland (d)	68,784	64,900	41	+2	1,609,223	4.27	14,823,120
40	Wilmington Trust Corp., Del.	67,126	64,481	42	+2	429,473	15.63	105,859,834
41	Manufacturers National Corp., Detroit (j)	60,277	55,429	46	+5	1,159,724	5.20	47,166,068
42	First of America Bank Corp., Kalamazoo, Mich.	58,623	49,540	50	+8	1,433,990	4.09	11,215,221
43	Fidelity Management Trust Co., Boston	57,993	57,431	44	+1	61,360	94.51	41,349,764
44	Bessemer Group, Inc., Woodbridge, N.J.	57,846	54,441	47	+3	84,405	68.53	10,239,129
45	MNC Financial, Inc., Baltimore (k)	57,713	56,039	45		2,194,000	2.63	23,401,000
46	Midlantic Corp., Edison, N.J.	56,156	52,725	49	+3	1,986,741	2.83	14,737,383
47	BanCal Tri-State Corp., San Francisco	55,291	54,405	48	+1	814,150	6.79	25,409,548
48	Barnett Banks, Inc., Jacksonville, Fla. (l)	49,016	43,559	52	+4	3,273,989	1.50	9,042,049
49	Crestar Financial Corp., Richmond	46,952	41,809	54	+5	1,212,975	3.87	25,779,414
50	Comerica Inc., Detroit (j)	43,455	43,490	53	+3	1,401,463	3.10	13,220,658
51	Marshall & Ilsley Corp., Milwaukee	43,133	39,942	56	+5	835,436	5.16	13,810,682
52	Mercantile Bancorporation, Inc., St. Louis, Mo.	41,815	40,044	55	+3	775,993	5.39	12,642,925
53	Fifth Third Bancorp., Cincinnati	40,263	34,428	60	+7	885,412	4.55	32,693,377
54	Marine Midland Banks, Inc., Buffalo, N.Y.	40,159	44,625	51	-3	1,830,183	2.19	49,744,636
55	U.S. Bancorp., Portland, Ore.	40,000	37,549	58	+3	2,013,970	1.99	9,891,548
56	First City Bancorporation of Texas, Inc., Houston	35,977	36,304	57	+1	1,143,913	3.15	28,250,091
57	Meridian Bancorp, Inc., Reading, Pa.	35,873	29,188	69	+12	1,213,278	2.96	20,408,544
58	Mercantile Bankshares Corp., Baltimore	35,353	33,968	63	+5	512,436	6.90	22,445,402
59	Old Kent Financial Corp., Grand Rapids, Mich.	35,346	36,000	59		862,474	4.10	13,673,865
60	United Missouri Bancshares, Inc., Kansas City, Mo.	35,258	33,974	62	+2	396,890	8.88	126,377,602
61	Union Bank, San Francisco	34,025	34,011	61		1,632,679	2.08	9,163,899
62	La Salle National Corp., Chicago	33,567	30,154	67	+5	797,851	4.21	11,821,272
63	KeyCorp, Albany, N.Y.	32,653	29,989	68	+5	2,282,746	1.43	10,951,977
64	AmSouth Bancorp., Birmingham, Ala.	31,620	30,166	66	+2	899,655	3.51	11,916,028
65	Star Banc Corp., Cincinnati	31,517	26,752	72	+7	659,152	4.78	8,174,740
66	Valley National Corp., Phoenix, Ariz. (h)	29,295	26,955	71	+5	1,132,367	2.59	6,660,692
67	Glenmede Corp., Philadelphia	27,520	18,753	81	+14	29,351	93.76	7,073,037
68	Riggs National Corp., Washington, D.C.	27,295	22,172	79	+11	189,839	14.38	38,521,175
69	Bancorp Hawaii, Inc., Honolulu	26,526	25,168	74	+5	1,022,758	2.59	8,727,583
70	Integra Financial Corp., Pittsburgh	25,652	25,177	73	+3	802,361	3.20	6,187,895
71	PNB Financial Corp., Indianapolis	25,480	23,134	77	+6	642,549	3.97	21,120,342
72	IBJ Schroder Bank & Trust Co., New York	24,441	23,636	76	+4	413,864	5.91	7,685,403
73	Bank of Tokyo Trust Co., New York	24,417	24,480	75	+2	696,724	3.50	30,937,388
74	Huntington Bancshares Inc., Columbus, Ohio	23,334	22,881	78	+4	1,219,395	1.91	9,971,051
75	Commerce Bancshares, Inc., Kansas City, Mo.	21,072	17,640	83	+8	593,942	3.55	9,504,760
76	Cullen/Frost Bankers, Inc., San Antonio	20,030	18,777	80	+4	288,722	6.94	8,779,545
77	Team Bancshares, Dallas (h)	18,184	16,996	84	+7	437,382	4.16	5,159,696
78	Firstier Inc., Omaha, Neb.	18,169	16,103	86	+8	293,044	6.20	8,620,143
79	First Tennessee National Corp., Memphis	17,521	14,908	93	+14	755,765	2.32	14,530,286
80	UJB Financial Corp., Princeton, N.J.	16,875	14,500	94	+14	1,255,219	1.34	12,045,548
81	First Florida Banks, Tampa (l)	16,843	15,282	90	+9	561,349	3.00	2,593,189
82	Merchants National Corp., Indianapolis (l)	16,675	15,369	89	+7	536,853	3.11	5,885,979
83	Northeast Bancorp, Inc., New Haven, Conn.	16,439	15,076	91	+8	330,672	4.97	4,123,109
84	National Westminster Bancorp, Inc., New York	16,098	12,331	105	+22	1,974,097	1.05	43,021,212
85	First Hawaiian, Inc., Honolulu	15,937	13,515	99	+14	577,581	2.76	5,476,101
86	Signet Banking Corp., Richmond	15,875	15,006	92	+6	1,212,576	1.31	7,482,600
87	Sanwa Bank California, San Francisco	15,692	15,434	88	+1	643,896	2.44	7,944,358
88	Michigan National Corp., Farmington Hills	15,481	15,790	87	-1	1,096,553	1.41	3,437,902
89	BayBanks, Inc., Boston	15,360	14,477	95	+6	980,009	1.57	3,743,673
90	Associated Banc-Corp., Green Bay, Wis.	15,060	13,421	101	+11	194,975	7.72	3,856,962
91	Liberty Bancorp, Inc., Oklahoma City (m)	14,789	14,209	96	+5	188,445	7.85	4,054,954
92	First American Bankshares, Washington, D.C.	14,757	16,413	85	-7	913,862	1.61	N.A.
93	First Security Corp., Salt Lake City, Utah	14,600	13,069	102	+9	707,001	2.07	3,795,262
94	Hibernia Corp., New Orleans, La.	14,500	13,834	97	+3	690,000	2.10	6,000,000
95	First Alabama Bancshares, Inc., Montgomery, Ala.							

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Pay Soars 46% for Banking's Top Earners

By Kelley Holland

THE CONTROVERSY over executive pay is not about to be quelled by events in the banking industry.

Cash compensation for the 10 highest-paid bank executives in 1991 rose an average of 46% from their pay in 1990, according to a survey from SNL Securities. Earnings at their banks during the same period rose less than 7%.

In addition, three of the highest-paid executives broke the $2 million mark in pure cash awards.

Never before had more than one senior executive from a public bank company broken into that rarefied realm.

"If there were a relationship between pay and performance, then we wouldn't be seeing salaries like this during a recession," said Graef Crystal, an executive-pay gadfly who teaches at the University of California at Berkeley.

The nation's highest-paid banker last year was Dennis Weatherstone, chairman of J.P. Morgan & Co., who earned $2.06 million in 1991, a 30.1% jump from his year-earlier pay. Morgan's net income jumped 14% in 1991.

The figures for Mr. Weatherstone and others in the survey include salary, bonus, deferred compensation, and other forms of cash-equivalent compensation such as installments of annual bonus payments.

Excluded are severance pay and signing bonuses, where identifiable in proxy statements.

Though all senior Morgan executives did well – four were among the top 15 highest-paid bankers last year – it also paid to preside over a megamerger.

John F. McGillicuddy, now chairman of Chemical Banking Corp., made $2.05 million in 1991, earning runner-up honors in the bank compensation derby.

His 89.1% pay hike came as earnings at his old shop, Manufacturers Hanover Corp., rose 45% on an annualized basis.

Hugh McColl, president of what is now NationsBank Corp., earned $2 million. That was nearly three times the $700,000 he took home in 1990 as head of NCNB Corp., which adopted the new name after merging with C&S/Sovran Corp.

A NationsBank spokesman said Mr. McColl's 1991 salary of $700,000 matched his 1990 pay. The difference was a $1.3 million bonus received last year versus no bonus in 1990.

According to the SNL survey, the median percentage increase in cash compensation for chief executives' at 49 banks with more than $10 billion in assets was 8.7%.

These banks reported aggregate earnings $1 billion below the previous year's, and more than 20% of them lost money in 1991.

However, the correlation between strong bank performance and high pay also exists.

J.P. Morgan and Bankers Trust New York Corp., both of which reported record earnings in 1991, were home to seven of the fifteen highest-paid executives at commercial banks.

Nevertheless, executive compensation in banking will continue to be tied more to precedent than bank returns, said Emanuel Monogenis, head of the financial institutions practice at Heidrick & Struggles Inc., an executive search firm.

Perhaps less surprising than the bankers' high salaries were compensation patterns at the big thrift companies.

The shakeout in the savings-and-loan industry means that many of the survivors are relatively strong, with their overseers justly compensated.

Among thrift executives, the two top officers of Great Western Financial Corp. ranked first and third in cash compensation in 1991 as return on assets at the company soared.

James F. Montgomery, chairman of the California company, made $1.72 million last year, a 27.3% increase over his 1990 pay.

John F. Maher, president of the nation's second-largest thrift company, took home $1.1 million.

Richard H. Deihl of H.F. Ahmanson & Co., the biggest thrift, ranked second among thrift executives with cash compensation of $1.21 million.

Unlike many of his peers, however, his compensation actually declined, though by less than 1%, despite a rise in his company's performance. □

NEVER BEFORE HAS MORE THAN ONE SENIOR EXECUTIVE FROM A PUBLIC BANK COMPANY BROKEN THE $2 MILLION MARK.

The 100 Highest-Paid Bank Executives in 1991

Rank 1991	Rank 1990	Name	Institution	Title	Compensation 1991	Compensation 1990	Percent change
1	3	Dennis Weatherstone	J.P. Morgan & Co. Incorporated	Chairman	2,060,241	1,583,000	30.1
2	26	John F. McGillicuddy	Manufacturers Hanover Corp. (now Chemical)	Chairman	2,050,000	1,081,922	89.5
3	91	Hugh L. McColl, Jr.	NationsBank Corp.	President	2,000,000	700,000	185.7
4	4	Charles S. Sanford, Jr.	Bankers Trust New York Corp.	Chairman	1,850,000	1,500,000	23.3
5	16	John B. McCoy	Banc One Corp.	Chairman	1,782,605	1,247,602	42.9
6	78	Walter V. Shipley	Chemical Banking Corp.	President	1,715,833	738,167	132.4
7	11	Douglas A. Warner, III	J.P. Morgan & Co. Incorporated	President	1,708,500	1,329,667	28.5
8	18	Eugene B. Shanks, Jr.	Bankers Trust New York Corp.	President	1,650,000	1,200,000	37.5
9	8	Lloyd P. Johnson	Norwest Corporation	Chairman	1,646,580	1,390,738	18.4
10	10	Richard M. Rosenberg	BankAmerica Corporation	Chairman	1,600,000	1,600,000	0.0
11	14	Kurt F. Viermetz	J.P. Morgan & Co. Incorporated	Vice chairman	1,597,400	1,256,750	27.1
11	14	Roberto G. Mendoza	J.P. Morgan & Co. Incorporated	Vice chairman	1,597,400	1,256,750	27.1
13	10	Charles T. Fisher, III	NBD Bancorp, Inc.	Chairman and president	1,512,093	1,359,861	11.2
14	70	J. Terrence Murray	Fleet Financial Group	Chairman and president	1,402,000	755,846	85.5
15	18	George J. Vojta	Bankers Trust New York Corp.	Vice chairman	1,400,000	1,200,000	16.7
16	28	† John F. Ruffle	J.P. Morgan & Co. Incorporated	Vice chairman	1,354,800	1,063,000	27.5
17	54	J.A. Pueltcher	Marshall & Ilsley Corporation	Chairman	1,315,500	835,541	57.4
18	77	Thomas H. O'Brien	PNC Financial Corp.	Chairman	1,256,448	740,834	74.7
19	23	H. Howard Stephenson	Bancorp Hawaii, Inc.	Chairman	1,243,252	1,112,790	11.7
20	25	Richard M. Kovacevich	Norwest Corporation	President	1,232,425	1,094,328	12.6
21	—	Edward D. Miller	Manufacturers Hanover Corp. (now Chemical)	Vice chairman	1,225,000	533,072	129.8
22	17	John S. Reed	Citicorp	Chairman	1,219,000	1,201,242	1.5
23	18	Edward A. Lesser	Bankers Trust New York Corp.	Vice chairman	1,200,000	1,200,000	0.0
24	32	Victor J. Riley, Jr.	KeyCorp	President	1,187,352	1,003,400	18.3
25	97	Thomas G. Labrecque	Chase Manhattan Corporation	Chairman	1,180,000	680,333	73.4
26	22	Frank V. Cahouet	Mellon Bank Corporation	Chairman	1,176,800	1,169,500	0.6
27	24	Jeffrey C. Keil	Republic New York Corporation	President	1,166,593	1,097,100	6.3
28	37	William S. Edgerly	State Street Boston Corp.	Chairman	1,140,492	953,493	19.6
29	33	Andrew B. Craig, III	Boatmen's Bancshares, Inc.	Chairman and president	1,062,574	983,960	8.0
30	29	Sigge B. Wiing	Trustcompany Bancorporation	Chairman and president	1,059,000	1,059,000	0.0
31	51	Walter A. Dods, Jr.	First Hawaiian, Inc.	Chairman	1,034,012	858,245	20.5
32	36	Walter H. Werner	Republic New York Corporation	Chairman	1,019,641	950,977	7.2
33	74	John F. Grundhofer	First Bank System, Inc.	Chairman	1,009,491	747,788	35.0
34	—	Robert J. Callander	Chemical Banking Corp.	Vice chairman	1,008,333	659,472	52.9
35	—	William B. Harrison, Jr.	Chemical Banking Corp.	Vice chairman	1,003,833	NA	NA
36	—	James W. Thompson	NationsBank Corp.	Chairman of subs.	1,000,000	450,045	122.2
36	—	Timothy P. Hartman	NationsBank Corp.	Chairman of subs.	1,000,000	450,045	122.2
36	34	Frank N. Newman	BankAmerica Corporation	Vice chairman	1,000,000	975,000	2.6
36	34	L. W. Coleman	BankAmerica Corporation	Vice chairman	1,000,000	975,000	2.6
36	18	Ralph MacDonald, Jr.	Bankers Trust New York Corp.	Former executive vice president	1,000,000	1,200,000	-16.7
36	1	Bram Goldsmith	City National Corporation	Chairman	1,000,000	2,531,860*	-60.5
42	41	Daniel R. Smith	First of America Bank Corp.	Chairman	996,430	917,025	8.7
43	7	Joe L. Allbritton	Riggs National Corporation	Chairman	990,000	1,438,462	-31.2
44	40	Charles E. Rice	Barnett Banks, Inc.	Chairman	980,470	925,000	6.0
45	64	Robert W. Gillespie	Society Corp.	Chairman	950,000	766,500	23.9
46	—	Arthur F. Ryan	Chase Manhattan Corporation	Vice chairman	949,000	563,205	68.5
47	13	Edward B. Brandon	National City Corporation	Chairman	946,065	1,271,738	-25.6
48	62	David W. Fox	Northern Trust Corporation	Chairman	922,157	784,428	17.6
49	31	J. Carter Bacot	Bank of New York Company	Chairman	904,781	1,006,516	-10.1
50	45	Anthony Terracciano	First Fidelity Bancorporation	Chairman and president	903,846	901,270	0.3
51	60	Terrence A. Larsen	CoreStates Financial Corp.	Chairman	911,018	798,435	14.1
52	82	Frank Ardito	Huntington Bancshares Inc.	Chairman	886,680	720,850	23.0
53	52	Eugene A. Miller	Comerica Incorporated	Chairman	885,304	854,148	3.6
54	49	Alfred Lerner*	MBNA Corporation	Chairman	870,923	879,200	-0.9
55	56	Richard S. Braddock	Citicorp	President	848,000	825,826	2.7
56	58	John W. Woods	AmSouth Bancorporation	Chairman	843,972	822,066	2.7
57	—	Samuel A. McCullough	Meridian Bancorp, Inc.	Chairman	834,704	520,065	60.5
58	—	Charles M. Cawley	MBNA Corporation	President	813,670	NA	NA
59	71	Thomas H. Jacobsen	Mercantile Bancorporation Inc.	Chairman and president	811,870	753,819	7.7
60	81	Bernard J. Taylor, II	Wilmington Trust Corp.	Chairman	800,484	721,750	10.9
61	—	Fredric J. Figge, II	NationsBank Corp.	Chairman, credit policy	800,000	380,000	110.5
62	83	Verne G. Istock	NBD Bancorp, Inc.	Vice chairman	808,373	718,123	12.6
63	84	Thomas H. Jeffs, II	NBD Bancorp, Inc.	Vice chairman	808,207	717,842	11.4
64	—	H. Marshall Schwarz	U.S. Trust Corporation	Chairman	789,846	505,000	56.4
65	68	Lawrence M. Johnson	Bancorp Hawaii, Inc.	President	787,438	709,368	11.0
66	96	Li-Pin Wu	GBC Bancorp	President	778,722	968,908	-19.64
67	5	Carl E. Reichardt	Wells Fargo & Company	Chairman	775,000	1,468,333	-47.2
68	—	David C. Fulton	Irwin Financial Corporation	President, non bank subs.	773,609	375,100	106.2
69	79	Barry F. Sullivan	First Chicago Corporation	Former chairman	770,115	735,632	4.7
70	—	Wallace D. Malone, Jr.	SouthTrust Corporation	Chairman	765,071	498,500	53.5
71	100	Dov C. Schein	Republic New York Corporation	Vice chairman	758,813	672,250	12.9
72	98	John C. Canepa	Old Kent Financial Corporation	Chairman and president	751,200	680,160	10.4
73	—	Richard J. Boyle	Chase Manhattan Corporation	Vice chairman	745,000	520,000	43.3
73	—	Gerald V. MacDonald	Manufacturers National Corp.	Chairman	745,000	NA	NA
75	—	Robert H. Potts	Banc One Corp.	Chairman of subs.	739,416	607,384	21.7
76	—	George A. Butler	CoreStates Financial Corp.	Former president	744,860	659,583	12.9
77	95	Allen L. Davis	Provident Bancorp, Inc.	President	732,000	682,338	7.3
78	92	T. Joseph Semrod	UB Financial Corp.	Chairman and president	728,615	697,231	4.5
79	30	John G. Medlin, Jr.	Wachovia Corporation	Chairman and president	720,441	1,013,041	-28.9
80	—	Donald L. McWhorter	Banc One Corp.	President	719,121	478,505	50.3
81	—	Samuel B. Hayes, III	Boatmen's Bancshares, Inc.	Vice chairman	715,705	665,814*	7.5
82	—	Kenneth R. Murray	Norwest Corporation	Executive vice president	712,681	595,986*	19.6
83	—	Roger L. Fitzsimonds	Fleet Corporation	Chairman	708,000	559,700	26.5
84	93	Martin C. Miller	Hibernia Corporation	Former chairman	707,023	693,945	1.9
85	—	Robert H. Zaleski	First Virginia Banks, Inc.	Chairman	706,666	604,115	17.0
86	48	Bennett A. Brown	C&S/Sovran Corp. (now NationsBank Corp.)	Chairman	705,000	880,273	-19.9
87	—	Leslie S. Biller	Norwest Corporation	Executive vice president	691,445	580,576	19.1
88	—	Paul J. Collins	Citicorp	Vice chairman	689,000	635,600	8.4
89	—	William S. Randall	First Interstate Bancorp	Chairman of subs.	683,674	642,292	6.4
90	—	T.E. Peterson	BankAmerica Corporation	Vice chairman	680,000	NA	NA
91	—	Carroll L. Saine	Central Fidelity Banks, Inc.	Chairman	678,000	558,500	21.4
92	—	Ronald Terry	First Tennessee National Corp.	Chairman	669,876	492,900	35.9
93	—	Robert A. McCormick	TrustCo Bank Corp NY	President	667,000	555,800	20.0
94	44	Edward M. Carson	First Interstate Bancorp	Chairman	665,200	909,007	-26.8
95	—	D. Paul Jones, Jr.	Central Bancshares of the South, Inc.	Chairman and president	664,993	466,700	42.5
96	—	Michael A. Callen	Citicorp	Senior executive	662,500	661,800	0.1
97	—	Robert M. Kossuck	National Community Banks, Inc.	Chairman and president	660,002	660,002	0.0
98	—	Michael T. Monahan	Manufacturers National Corp.	President	655,000	NA	NA
99	—	Joel B. Alvord	Shawmut National Corporation	Chairman	650,000	650,000	0.0
99	—	Edward Crutchfield, Jr.	First Union Corporation	Chairman	650,000	600,000	8.3

Data source: Data provided by SNL Securities, Charlottesville, Va. **Compensation** is for the latest fiscal year and is annualized if paid for only a part of the year. Salary, bonus, deferred compensation and other forms of cash-equivalent compensation are shown together. Also included are monies earned but not necessarily paid in 1991, such as deferred compensation or installments of annual bonus payments. Excluded are severance pay and signing bonuses, where identifiable in the proxy statement. The 1990 data are as reported that year, unless otherwise noted. (†)— Rank executive would have had, if he had been included in last year's listing. (*)— Includes $1.5 million paid upon exercise of tax offset bonus rights incident to the exercise of stock option. (*)— Chairman of MNC Financial, Inc. in 1990. (#)— Rank based on originally reported figure of $958,258. (‡)— Restated in 1991. NA— Not available.

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Automated Teller Machines at Top Banking Companies

On June 30, 1991, compared with June 30, 1990 (Listed geographically and within cities alphabetically)

	BHC Rank 6/91	BHC Rank 6/90			Assets ($ MM)	Domestic Banks Controlled	Domestic Branches	Total ATMs	ATMs in Bank Offices	ATMs Outside Offices	ATMs in Regional Networks	ATMs in National Networks
Alabama	65	64	AmSouth Bancorporation, Birmingham	1991	8,774.5	5	182	156	115	41	156	156
				1990	8,515.5	4	176	149	109	40	149	149
	90	94	Central Bancshares of the South, Inc., Birmingham	1991	5,458.1	5	95	61	54	7	61	57
				1990	4,817.6	4	89	51	44	7	51	51
	63	66	SouthTrust Corp., Birmingham	1991	9,241.6	43	267	133	115	18	133	133
				1990	8,259.9	41	225	120	100	20	120	0
	79	91	First Alabama Bancshares, Inc., Montgomery	1991	6,323.7	2	170	118	N.A.	N.A.	118	118
				1990	5,362.9	2	149	99	60	39	99	0
Alaska	--	--	First National Bank, Anchorage	1991	1,171.6		28	29	29	0	29	29
				1990								
	--	--	National Bancorp of Alaska, Inc., Anchorage	1991	2,005.3	1	55	50	40	10	50	50
				1990	2,060.1	1	56	50	39	11	50	50
Arizona	58	58	Valley National Corp., Phoenix	1991	10,696.0	4	269	244	213	31	244	244
				1990	10,430.3	4	272	217	181	36	217	217
Arkansas	--	--	First Commercial Corp., Little Rock	1991	2,252.9	9	56	67	53	14	67	67
				1990	2,101.0	9	58	52	46	6	52	44
	--	--	Worthen Banking Corp., Little Rock	1991	2,185.8	10	86	61	55	6	61	61
				1990	1,791.5	10	68	42	40	2	42	42
California	98	93	City National Corp., Beverly Hills	1991	4,715.9	1	63	69	69	0	69	69
				1990	4,685.1	1	23	25	25	0	25	25
	113	130	Imperial Bancorp., Inglewood	1991	3,535.8	1	13	0	0	0	0	0
				1990	2,941.1	1	12	0	0	0	0	0
	--	--	Farmers & Merchants Bank of Long Beach, Calif.	1991	1,417.1		16	20	20	0	20	20
				1990	1,264.0		16	21	20	1	20	20
	11	10	First Interstate Bancorp., Los Angeles	1991	50,303.9	21	1,034	1,331	1,246	85	1,056	1,331
				1990	55,028.1	27	1,053	1,468	1,158	310	1,035	1,468
	5	4	Security Pacific Corp., Los Angeles	1991	80,419.0	13	982	1,762	1,642	120	1,762	1,762
				1990	94,500.0	13	965	1,616	1,495	121	1,616	1,616
	66	65	BanCal Tri-State Corp., San Francisco	1991	8,472.6	1	57	54	51	3	54	54
				1990	8,427.1	1	53	52	51	1	52	52
	2	2	BankAmerica Corp., San Francisco	1991	113,182.0	10	1,200	2,250[1]	N.A.	N.A.	2,250[1]	2,250[1]
				1990	104,000.0	3	1,046	2,000[1]	N.A.	N.A.	2,000[1]	2,000[1]
	--	--	Sanwa Bank California, San Francisco	1991	7,138.9		106	106	102	4	106	106
				1990	7,062.1		108	105	102	3	105	105
	--	--	Union Bank, San Francisco	1991	15,640.8		183	200	193	7	200	200
				1990	15,959.6		176	198	191	7	198	198
	--	--	Sumitomo Bank of California, San Francisco	1991	4,997.8		45	68	67	1	68	68
				1990	4,429.6		46	69	68	1	69	69
	10	11	Wells Fargo & Co., San Francisco	1991	54,370.0	1	585	1,600[1]	1,440[1]	160[1]	1,600	1,600
				1990	51,712.5	1	449	1,356	1,262	96	1,357	1,357
Colorado	134	137	Affiliated Banksheres of Colorado, Inc., Boulder	1991	2,728.0	28	0	57	23	34	57	57
				1990	2,645.3	28	0	52	27	25	52	52
	127	125	Colorado National Bankshares, Inc., Denver	1991	2,961.2	21	1	41	29	12	41	41
				1990	3,032.5	21	1	42	42	0	0	42
Connecticut	31	21	Shawmut National Corp., Hartford	1991	22,765.5	3	340	480	408	72	480	480
				1990	20,577.3	12	383	512	412	100	512	512
	117	114	Northeast Bancorp., Inc., New Haven	1991	3,371.5	1	70	100	63	37	100	100
				1990	3,406.0	2	70	98	60	38	98	98
Delaware	92	--	MBNA Corp., Newark	1991	5,186.7	1	1	5	5	0	5	5
				1990								
	--	--	Colonial National Bank, Wilmington	1991	1,310.4		2	1	1	0	1	1
				1990	1,622.5	0	36	128	108	20	N.A.	N.A.
	--	--	Wilmington Trust Co.	1991	3,644.4		37	120	94	26	N.A.	N.A.
				1990	3,622.5		36	128	108	20	N.A.	N.A.
District of Columbia	59	54	First American Bankshares, Inc., Washington	1991	10,335.0	8	293	266	246	20	266	266
				1990	11,632.9	7	295	240	230	10	240	240
	85	73	Riggs National Corp., Washington	1991	5,963.3	3	67	102	84	18	102	102
				1990	7,068.8	3	57	93	77	16	93	93
Florida	21	20	Barnett Banks, Inc., Jacksonville	1991	32,023.6	32	595	608	543	65	608	608
				1990	31,128.2	32	592	587	532	55	587	587
	53	41	Southeast Banking Corp., Miami (a)	1991	11,247.6	2	225	251	225	26	251	251
				1990	15,800.0	1	224	220	198	22	220	220
	86	88	First Florida, Inc., Tampa	1991	5,998.1	1	150	166	119	47	166	166
				1990	5,545.7	2	154	160	118	42	160	160
Georgia	94	90	Bank South Corp., Atlanta	1991	4,896.4	9	140	290	45	245	290	290
				1990	5,518.3	9	140	250	90	160	250	250
	18	19	SunTrust Banks, Inc., Atlanta	1991	33,107.3	36	623	699	583	105	599	699
				1990	31,256.8	53	619	670	588	82	569	670
	116	133	Synovus Financial Corp., Columbus	1991	3,361.8	23	112	75	60	15	75	75
				1990	2,753.7	20	104	70	62	8	70	70
Hawaii	55	62	Bancorp Hawaii, Inc., Honolulu	1991	10,994.1	2	67	138	49	89	138	138
				1990	8,972.2	2	67	86	45	41	84	84
	78	89	First Hawaiian, Inc., Honolulu	1991	6,304.1	2	68	81	75	6	81	81
				1990	5,533.9	1	40	57	56	1	0	57
Idaho	95	99	West One Bancorp., Boise	1991	4,896.5	7	140	76	57	19	76	76
				1990	4,797.0	7	132	66	55	11	66	66
Illinois	150	148	Magna Group Inc., Belleville	1991	2,282.0	5	50	29	14	15	29	29
				1990	2,346.5	6	50	32	17	15	32	32
	13	12	First Chicago Corp.	1991	48,097.5	22	74	245	100	145	245	245
				1990	50,400.0	24	45	196	115	75	196	196
	43	53	Harris Bankcorp, Inc., Chicago	1991	13,964.0	14	25	72	50	22	72	72
				1990	11,644.5	13	25	62	41	21	62	62
	70	76	LaSalle National Corp., Chicago	1991	8,225.2	9	16	39	37	2	39	39
				1990	6,850.8	10	0	40	37	3	40	40
	46	51	Northern Trust Corp., Chicago	1991	12,333.2	10	23	41	32	9	41	41
				1990	11,736.6	9	0	45	39	6	45	45
	148	--	First Midwest Bancorp, Inc., Naperville	1991	2,399.5	4	35	31	21	10	31	31
				1990								
	--	--	Marine Corp., Springfield	1991	1,146.4	4	17	25	8	17	25	25
				1990								
Indiana	141	--	Old National Bancorp, Evansville	1991	2,604.7	15	70	57	38	19	51	51
				1990	2,221.1	13	60	32	22	10	32	32
	--	--	Fort Wayne National Corp.	1991	1,985.7	7	42	15	11	4	15	15
				1990	1,850.7	7	37	13	10	3	13	13
	146	146	Lincoln Financial Corp., Ft. Wayne	1991	2,429.4	12	63	40	32	8	40	40
				1990	2,426.4	13	57	32	27	5	32	32
	145	145	Summcorp, Fort Wayne	1991	2,490.7	6	56	38	25	13	38	38
				1990	2,437.5	6	56	19	9	10	19	19
	80	84	INB Financial Corp., Indianapolis	1991	6,839.8	7	117	81[2]	70[2]	11[2]	81[2]	81[2]
				1990	5,987.7	4	105	125	109	16	127	127
	86	85	Merchants National Corp., Indianapolis	1991	5,760.6	17	139	105	90	15	105	105
				1990	5,737.6	17	139	113	98	15	113	113

Data Source: American Banker survey of the nation's top banks and bank holding companies. Companies with no ATMs or not reporting are omitted from the list. **BHC Rank**, the asset rank as of June 30, 1991, and June 30, 1990, respectively, for the nation's top 150 bank holding companies. Banks not owned by holding companies and holding companies ranking below the top 150 will not have a rank number. **Domestic Banks Controlled**: The number of domestic banks controlled, according to definitions of the Bank Holding Company Act. **Domestic Branches**: The U.S. branches of the domestic banks controlled. **Total ATMs**: The number of automated teller machines (ATMs) that the bank operates. Banks were asked to include only their company's ATMs and not the ATMs of other banks that are in a shared network. **ATMs in Bank Offices**: Of the total number of ATMs, the amount located in banking offices or facilities. **ATMs Outside Offices**: Of the total number of ATMs, the amount located away from banking offices or facilities. **ATMs in Regional Networks**: Of the total number of ATMs, the number connected to shared, regional networks with multibank participation. **ATMs in National Networks**: Of the total number of ATMs, the number connected to national interchange networks such as Plus, MasterCard/Cirrus, Visa. **N.A.**— Not available. **(a)**— Acquired by First Union Corp., Charlotte, N.C., 9/91. **[1]**— An approximate number. **(2)**— Data are for INB National Bank only. **(R)**— Revised. **Compiled by American Banker. Copyright 1991.**

BANK HOLDING COMPANIES

Automated Teller Machines at Top Banking Companies

On June 30, 1991, compared with June 30, 1990 (Listed geographically and within cities alphabetically)

	BHC Rank 6/91	BHC Rank 6/90			Assets ($ MM)	Domestic Banks Controlled	Domestic Branches	Total ATMs	ATMs in Bank Offices	ATMs Outside Offices	ATMs in Regional Networks	ATMs in National Networks
Iowa	—	—	Davenport Bank & Trust Co.	1991	1,966.0		5	21	6	15	21	21
				1990	1,824.9		5	20	6	14	20	20
	—	—	Hawkeye Bancorporation, Des Moines	1991	1,315.0	22	54	80	17	13	80	80
				1990	1,265.5	22	56	25	12	13	25	25
Kansas	101	102	Fourth Financial Corp., Wichita	1991	4,200.8	13	67	121	49	72	121	121
				1990	4,150.7	12	74	59	36	23	59	59
Kentucky	—	—	First Security Corp. of Kentucky, Lexington	1991	1,582.0	8	27	54	26	28	54	54
				1990	1,701.8	4	29	63	17	46	63	63
	103	112	Liberty National Bancorp., Inc., Louisville	1991	4,023.1	9	90	86	72	14	86	86
				1990	3,514.2	10	85	75	61	14	75	75
Louisiana	105	105	Premier Bancorp, Inc., Baton Rouge	1991	3,908.7	1	99	101	82	19	101	101
				1990	4,108.3	1	100	107	84	23	107	107
	100	101	First Commerce Corp., New Orleans	1991	4,560.7	5	92	86	81	17	86	86
				1990	4,302.6	5	79	93	70	23	93	93
	74	70	Hibernia Corp., New Orleans	1991	7,178.8	2	190	85	79	6	85	85
				1990	7,907.7	2	133	110	104	6	110	110
	130	139	Whitney Holding Corp., New Orleans	1991	2,838.8	1	37	15	15	0	15	15
				1990	2,589.7	2	38	0	0	0	0	0
Maryland	116	113	Baltimore Bancorp	1991	3,448.6	1	51	60	59	1	60	60
				1990	3,484.2	1	51	55	54	1	55	55
	71	69	First Maryland Bancorp., Baltimore	1991	7,642.5	2	142	151	126	25	151	151
				1990	7,495.3	2	142	138	115	23	138	138
	93	100	Mercantile Bankshares Corp., Baltimore	1991	4,999.9	19	142	74	74	0	74	0
				1990	4,317.2	18	136	71	70	1	71	0
	35	25	MNC Financial, Inc., Baltimore	1991	19,116.2	3	240	306	270	36	306	306
				1990	17,587.7	4	215	313	277	36	313	313
	128	140	Citizens Bancorp, Riverdale	1991	2,907.2	3	121	60	35	25	N.A.	N.A.
				1990	2,561.6	3	123	58	45	13	N.A.	N.A.
Massachusetts	19	16	Bank of Boston Corp.	1991	32,279.3	5	234	303	267	36	303	303
				1990	37,297.5	5	246	301	267	34	301	301
	60	61	BayBanks, Inc., Boston	1991	9,964.2	1	216	469	390	079	469	469
				1990	10,050.6	8	225	773	392	381	381	381
	—	—	Boston Safe Deposit & Trust Co.	1991	9,183.9		1	4	4	0	4	4
	49	60	State Street Boston Corp.	1991	11,730.1	1	6	12	12	0	N.A.	N.A.
				1990	10,306.1	1	6	12	12	0	N.A.	N.A.
	138	142	UST Corp., Boston	1991	2,694.6	3	31	17	17	0	17	17
				1990	2,901.6	4	32	11	32	0	32	32
	133	126	Multibank Financial Corp., Quincy	1991	2,733.9	5	79	54	51	3	54	54
				1990	3,024.9	5	81	52	47	5	52	52
Michigan	42	49	Comerica, Inc., Detroit	1991	13,948.6	6	239	353	272	81	353	290
				1990	12,214.2	4	217	219	233	85	319	219
	45	56	Manufacturers National Corp., Detroit	1991	12,361.5	1	156	139	125	13	139	139
				1990	11,006.0	12	138	95	79	16	95	95
	26	27	NBD Bancorp., Inc., Detroit	1991	27,375.1	17	306	416	370	46	406	416
				1990	25,646.0	29	302	302	305	57	302	302
	57	55	Michigan National Corp., Farmington Hills	1991	10,738.3	1	191	306	196	104	306	250
				1990	11,631.8	1	205	305	200	105	305	190
	144	144	Citizens Banking Corp., Flint	1991	2,406.8	6	68	27	14	13	N.A.	N.A.
				1990	2,442.8	6	66	51	41	10	51	24
	68	67	Old Kent Financial Corp., Grands Rapids	1991	8,344.5	19	200	137	121	16	137	137
				1990	8,786.2	21	196	153	147	6	153	153
	41	46	First of America Bank Corp., Kalamazoo	1991	14,054.7	28	450	324	254	70	324	324
				1990	12,960.9	37	415	302	234	68	300	300
	132	135	Security Bancorp, Inc., Southgate	1991	2,771.7	5	79	68	68	0	68	68
				1990	2,742.9	5	79	68	68	0	68	68
Minnesota	149	—	Bank Shares, Inc., Minneapolis	1991	2,312.2	4	29	41	40	1	41	41
				1990	1,754.3	4	18	22	22	0	22	22
	38	38	First Bank System, Inc., Minneapolis	1991	17,018.3	31	135	466	149	311	466	466
				1990	19,425.2	29	113	350	135	215	350	350
	17	25	Norwest Corp., Minneapolis	1991	37,072.4	42	340	349	291	57	349	349
				1990	35,770.0	35	259	400	200	200	N.A.	N.A.
Mississippi	96	95	Deposit Guaranty Corp., Jackson	1991	4,874.5	3	108	98	63	25	98	98
				1990	4,695.6	3	119	80	62	18	80	80
	110	110	Trustmark Corporation, Jackson	1991	3,745.0	1	114	63	48	15	63	63
				1990	3,619.3	1	121	57	42	15	57	57
	—	—	Bancorp of Mississippi, Tupelo	1991	1,559.7	1	75	37	30	7	37	37
Missouri	81	82	Commerce Bancshares, Inc., Kansas City	1991	5,303.7	12	123	118	96	22	118	118
				1990	5,074.5	14	113	104	88	16	104	104
	102	103	United Missouri Bancshares, Inc., Kansas City	1991	4,126.0	18	93	67	58	9	67	67
				1990	4,150.9	20	77	66	60	6	66	66
	39	43	Boatmen's Bancshares, Inc., St. Louis	1991	16,156.6	11	196	185	158	27	185	185
				1990	15,044.1	32	213	172	148	24	172	172
	—	—	Landmark Bancshares Corp., St. Louis	1991	1,861.5	10	49	48	48	0	48	48
				1990	2,000.0	10	49	43	43	0	43	43
	72	75	Mercantile Bancorporation, Inc., St. Louis	1991	7,329.2	26	113	87	81	6	87	87
				1990	6,861.3	27	112	76	72	4	76	76
Nebraska	131	121	FirsTier Financial, Inc., Omaha	1991	2,622.0	5	40	72	31	41	71	71
				1990	3,152.3	5	48	N.A.	N.A.	N.A.	N.A.	N.A.
	137	149	First National of Nebraska, Inc., Omaha	1991	2,663.1	5	19	50	11	39	50	50
				1990	2,294.7	5	14	47	12	35	47	47
Nevada	122	120	Valley Capital Corp., Las Vegas	1991	3,190.8	2	72	285	140	145	285	285
				1990	3,187.6	3	64	208	96	112	208	208
New Hampshire	—	—	Amoskeag Bank Shares, Inc., Manchester	1991	1,453.2	3	29	67	25	42	67	67
				1990	1,809.7	3	30	63	27	36	0	63
	125	134	Bank of Ireland First Holdings, Inc., Manchester	1991	2,995.5	3	59	78	53	25	78	78
				1990	2,748.7	8	62	76	49	27	76	76
New Jersey	34	33	Midlantic Corp., Edison	1991	21,546.5	10	464	252	252	10	252	252
				1990	24,231.3	12	479	232	220	12	232	232
	126	127	Constellation Bancorp, Elizabeth	1991	2,976.2	1	57	69	66	3	66	50
	—	—	Central Jersey Bancorp, Freehold	1991	1,545.3	1	34	19	18	1	19	19
				1990	1,476.9	1	32	17	15	2	17	17
	—	—	Trustcompany Bancorp., Jersey City	1991	2,124.3	1	34	23	22	1	N.A.	N.A.
	24	21	First Fidelity Bancorporation, Lawrenceville	1991	28,818.0	7	540	355	331	54	355	355
				1990	29,640.3	8	495	330	270	30	330	330
	104	108	National Community Banks, Inc., Maywood	1991	3,974.5	1	113	75	71	4	75	75
				1990	4,009.1	1	105	72	68	4	72	72

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Automated Teller Machines at Top Banking Companies

On June 30, 1991, compared with June 30, 1990 (Listed geographically and within cities alphabetically)

	BHC Rank 6/91	BHC Rank 6/90			Assets ($ MM)	Domestic Banks Controlled	Domestic Branches	Total ATMs	ATMs in Bank Offices	ATMs Outside Offices	ATMs in Regional Networks	ATMs in National Networks
New Jersey (Continued)	44	45	UJB Financial Corp., Princeton	1991	12,991.2	6	264	207	177	30	207	207
				1990	13,290.5	9	271	189	161	8	189	189
	142	129	Citizens First Bancorp., Inc., Ridgewood	1991	2,557.5	1	50	31	30	1	31	31
				1990	2,957.7	1	51	29	27	1	29	29
	111	109	Summit Bancorporation, Summit	1991	3,731.4	5	79	61	51	10	61	61
				1990	3,732.0	7	80	57	45	12	57	57
	—	—	Valley National Bancorp, Wayne	1991	2,367.4	1	36	11	11	0	11	11
				1990	1,967.1	1	27	11	11	0	11	11
New Mexico	115	119	Sunwest Financial Services, Inc., Albuquerque	1991	3,298.2	13	100	100	90	100	100	100
				1990	3,224.6	13	56	146	56	90	146	146
New York	29	40	KeyCorp, Albany	1991	25,149.7	11	553	400	354	46	345	400
				1990	16,685.8	15	593	357	334	33	270	357
	62	77	First Empire State Corp., Buffalo	1991	9,662.5	3	122	86	82	4	86	86
				1990	6,593.1	3	96	67	61	6	67	67
	37	30	Manne Midland Banks, Inc., Buffalo	1991	17,390.6	1	318	309	237	72	309	309
				1990	24,513.9	1	316	302	236	66	302	302
	—	—	Bank Leumi Trust Co., New York	1991	2,801.9		20	14	14	0	14	0
				1990	3,225.4		19	14	14	0	14	0
	15	13	Bank of New York Co., Inc.	1991	41,359.7	2	225	144	134	10	144	144
				1990	48,963.5	2	247	110	110	0	110	110
	—	—	Bank of Tokyo Trust Co., New York	1991	9,921.5		4	4	4	0	4	4
				1990	9,536.9		4	4	4	0	4	4
	3	3	Chase Manhattan Corp., New York (a)	1991	96,925.0	7	337	466	464	75	466	466
				1990	102,400.0	7	468	299	299	19	299	299
	6	6	Chemical Banking Corp., New York (b)	1991	74,138.0	21	432[1]	538	496	44	538	538
				1990	75,216.0	23	470	172	159	13	172	172
	1	1	Citicorp, New York	1991	217,349.0	10	4,958	1,960[1]	1,660	197	1,957	1,957
				1990	227,750.0	10	530	1,700[1]	N.A.	N.A.	1,700	1,700
	—	87	European American Bank, New York	1991	4,912.5		99	52	51	1	N.A.	N.A.
				1990	5,108.0		99	52	52	0	52	0
	8	8	Manufacturers Hanover Corp., New York	1991	61,579.0	2	259	418	88	29	417	417
				1990	63,744.0	2	262	408	377	31	407	407
	33	37	National Westminster Bancorp, Inc., New York	1991	22,864.5	2	264	315	240	10	315	315
				1990	21,945.2	2	266	315	229	9	315	315
	23	23	Republic New York Corp.	1991	15,674.8	3	58	14	14	0	14	14
				1990	25,198.9	3	59	11	11	0	11	11
North Carolina	16	15	First Union Corp., Charlotte	1991	89,717.4	5	755	753	560	193	753	753
				1990	91,365.2	5	779	740	599	141	740	740
	7	7	NCNB Corp., Charlotte	1991	69,390.4	8	830	726	611	115	726	726
				1990	66,187.5	7	908	716	604	112	716	716
	—	—	CCB Financial Corp., Durham	1991	2,864.7	2	90	68	59	9	68	0
				1990	2,820.9	2	90	65	58	7	65	0
	115	124	Southern National Corp., Lumberton	1991	3,496.3	2	116	91	85	6	91	91
				1990	3,072.1	2	142	89	84	5	89	89
	97	108	First Citizens BancShares, Raleigh	1991	4,457.2	1	95	146	126	20	146	146
				1990	3,960.0	1	103	118	106	12	0	118
	143	—	Centura Banks, Inc., Rocky Mount	1991	2,539.9	2	102	75	73	2	75	75
	140	141	United Carolina Bancshares Corp., Whiteville	1991	2,616.5	2	123	67	67	0	67	67
				1990	2,547.5	2	122	62	62	0	62	62
	89	95	BB&T Financial Corp., Wilson	1991	5,572.5	2	150	103	96	7	103	103
				1990	4,778.9	2	106	98	92	6	98	98
	27	31	Wachovia Corp., Winston-Salem	1991	25,341.3	3	364	367	296	71	367	367
				1990	24,292.1	3	372	358	293	65	358	358
Ohio	112	115	First Bancorporation of Ohio, Akron	1991	3,081.3	4	136	112	106	6	112	112
				1990	3,349.4	5	115	96	89	6	96	96
	69	71	Fifth Third Bancorp, Cincinnati	1991	6,753.8	11	213	363	217	146	363	363
				1990	7,344.1	14	210	261	199	62	261	261
	147	—	Provident Bancorp, Inc., Cincinnati	1991	2,416.8	2	34	77	34	43	77	77
				1990	2,241.1	2	35	75	33	42	75	75
	84	83	Star Banc Corp., Cincinnati	1991	4,596.5	14	162	141	117	24	141	141
				1990	4,758.2	15	158	141	107	34	141	141
	56	57	Ameritrust Corp., Cleveland	1991	10,756.7	7	220	300	N.A.	N.A.	300	300
				1990	11,097.3	6	226	279	237	42	279	279
	30	34	National City Corp., Cleveland	1991	23,364.0	17	456	539	454	85	539	539
				1990	23,091.6	19	452	525	445	80	525	525
	40	42	Society Corp., Cleveland	1991	15,442.7	5	349	413	311	102	413	413
				1990	15,566.2	15	391	427	329	98	427	427
	22	24	Banc One Corp., Columbus	1991	31,018.0	51	745	974	564	410	530	974
				1990	27,565.8	52	716	712	571	141	246	712
	47	52	Huntington Bancshares, Inc., Columbus	1991	12,279.4	9	352	172	150	22	172	172
				1990	11,684.0	11	253	170	150	15	170	98
Oklahoma	—	—	Banks of Mid-America, Inc., Oklahoma City	1991	2,212.4	2	3	43	18	25	43	43
				1990	2,126.6	2	9	37	18	19	37	37
	—	—	BOK Financial Corp., Tulsa	1991	1,732.0	1	23	63	24	39	63	63
				1990	1,620.8	4	13	62	17	45	62	62
Oregon	36	39	U.S. Bancorp., Portland	1991	19,664.2	9	378	831	366	465	831	831
				1990	17,700.0	2	352	640[2]	N.A.	N.A.	N.A.	N.A.
Pennsylvania	114	116	Dauphin Deposit Corp., Harrisburg	1991	3,530.7	1	94	53	48	5	53	53
				1990	3,325.2	2	94	48	47	1	48	48
	136	138	Keystone Financial, Inc., Harrisburg	1991	2,717.1	3	93	70	56	14	70	70
				1990	2,614.3	3	92	70	40	24	70	70
	—	—	Fulton Financial Corp., Lancaster	1991	2,019.5	5	66	47	43	4	47	47
				1990	1,732.7	5	57	48	44	4	48	48
	139	136	Independence Bancorp., Inc., Perkasie	1991	2,624.7	4	55	39	38	1	39	39
				1990	2,645.5	4	52	N.A.	N.A.	N.A.	N.A.	N.A.
	32	36	CoreStates Financial Corp., Philadelphia	1991	22,863.4	4	350	321	246	75	321	315
				1990	22,764.9	5	357	321	246	75	321	321
	120	111	Equimark Corp., Pittsburgh	1991	3,275.2	2	73	114	56	58	114	114
				1990	3,515.9	3	64	108	54	54	N.A.	N.A.
	67	66	Integra Financial Corp., Pittsburgh	1991	8,415.7	6	216	157	129	28	157	157
				1990	7,618.7	7	225	150	124	26	150	150
	25	18	Mellon Bank Corp., Pittsburgh	1991	29,665.0	6	89	600[3]	400[3]	200[3]	600	600
				1990	31,670.0	7	85	600[3]	400[3]	200[3]	600	600
	54	50	Meridian Bancorp., Inc., Reading	1991	11,246.7	3	215	255	161	94	255	255
				1990	11,771.5	3	217	235	151	84	235	235
	129	128	First Eastern Corp., Wilkes-Barre	1991	2,866.6	2	61	41	35	6	41	41
				1990	2,959.4	2	64	30	30	0	0	30

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Puerto Rico	64	131	BanPonce Corp., Ponce (d)	1991	5,234.1	1	130	212	135	77	212	212
				1990	4,360.7	2	207	219	139	81	219	219
Rhode Island	109	122	Citizens Financial Group, Inc., Providence	1991	1,700.6	3	53	61	61	0	61	61
				1990	1,142.3	3	36	36	36	0	36	36
	20	17	Fleet/Norstar Financial Group, Inc., Providence	1991	51,031.2	8	364	575	250	325	575	575
				1990	34,126.2	8	308	354	269	85	354	354
South Carolina	75	79	South Carolina National Corp., Columbia	1991	7,832.1	1	192	161	135	26	161	161
				1990	6,427.8	1	156	148	125	23	148	148
Tennessee	70	78	First Tennessee National Corp., Memphis	1991	5,870.0	2	190	192	117	75	192	192
				1990	5,438.3	3	165	178	102	76	178	178
			National Commerce Bancorporation, Memphis	1991	1,979.5	3	60	50	47	3	50	50
				1990	1,806.3	3	48	52	44	8	52	52
	106	104	Union Planters Corp., Memphis	1991	3,798.7	14	135	134	71	63	134	134
				1990	3,140.1	19	131	107	81	26	107	107
	83	72	First American Corp., Nashville	1991	5,211.3	1	143	122	108	14	122	122
				1990	7,801.0	1	141	126	98	28	126	126
Texas	51	57	Team Bancshares Inc., Dallas	1991	3,108.1	1	60	61	54	7	61	61
				1990	4,146.8	1	60	54	47	7	54	54
	65	44	First City Bancorporation of Texas, Inc., Houston	1991	11,870.3	8	92	170	135	35	170	170
				1990	13,897.1	20	92	170	144	26	170	170
	123	118	Cullen/Frost Bankers, Inc., San Antonio	1991	3,851.5	4	74	83	75	8	83	83
				1990	3,213.9	4	77	75	75	0	75	75
Utah	77	80	First Security Corp., Salt Lake City	1991	4,084.1	4	151	137	97	40	137	137
				1990	3,331.1	4	150	119	81	38	119	119
	121	123	Zions Bancorporation, Salt Lake City	1991	3,214.8	1	97	93	53	40	93	93
				1990	3,284.5	1	91	77	48	29	77	77
Virginia			Jefferson Bancshares, Inc., Charlottesville	1991	1,178.7	1	31	32	28	4	32	32
				1990	1,108.4	1	31	31	28	3	31	31
	87	93	First Virginia Banks, Inc., Falls Church	1991	3,770.6	21	235	138	120	18	138	138
				1990	3,270.2	21	235	137	120	17	137	137
	12	129	C&S Sovran Financial Corp., Norfolk (b)	1991	64,774.4	15	850	877	758	119	877	877
				1990	51,977.1	11	777	850	744	106	850	850
	82	86	Central Fidelity Banks Inc., Richmond	1991	5,472.1	2	72	82	70	12	82	82
				1990	5,118.2	2	66	80	63	17	80	80
	51	60	Crestar Financial Corp., Richmond	1991	11,158.1	3	220	174	174	0	174	174
				1990	12,275.8	4	220	169	169	0	169	169
	52	67	Signet Banking Corp., Richmond	1991	11,475.1	3	241	205	171	34	205	205
				1990	11,024.5	3	236	203	163	40	203	203
	81	69	Dominion Bankshares Corp., Roanoke	1991	4,455.3	6	223	155	43	112	155	155
				1990	11,923.1	20	241	174	174	174	174	174
Washington	89	96	Puget Sound Bancorp., Tacoma	1991	4,477.1	4	111	109	97	12	109	109
				1990	4,424.4	4	111	109	97	12	109	109
West Virginia	154	147	Key Centurion Bancshares, Inc., Charleston	1991	1,660.8	15	58	57	57	57	57	57
				1990	1,662.1	14	61	61	61	61	61	61
			One Valley Bancorp, Charleston	1991	1,457.1	6	41	54	54	54	54	54
				1990	1,514.3	5	38	41	41	41	41	41
Wisconsin	156	117	Valley Bancorporation, Appleton	1991	1,812.5	6	70	54	54	54	54	54
				1990	1,749.6	6	70	54	54	54	54	54
			Associated Banc-Corp, Green Bay	1991	7,031.6	7	41	51	51	51	51	51
				1990	6,814.1	7	41	51	51	51	51	51
	73	74	Marshall & Ilsley Corp., Milwaukee	1991	7,758.1	41	161	91	91	91	91	91
				1990	7,102.1	41	161	91	91	91	91	91
			Totals for the 178 banks responding to the survey	1991	2,866,570	1,403	33,894	37,133	27,837	7,297	35,736	36,703
				1990	2,371,317	1,467	31,413	33,667	22,468	5,693	29,845	30,139
				% change		0.0	4.0	0.0	10.3	00.3	00.6	19.6	20.0

For footnotes, see the table below.

Top 50 Banks in Automated Teller Machines

June 30, 1991, compared with June 30, 1990

ATM Rank		Total Automated Teller Machines 6/30/91	6/30/90	% Chg	ATMs inside Bank Offices 6/30/91	6/30/90	% Chg	ATMs Outside Bank Offices 6/30/91	6/30/90	% Chg
1	BankAmerica Corp., San Francisco	2,299	2,055	11.90	N.A.	N.A.		N.A.	N.A.	
2	Citicorp, New York	1,807	1,716	5.24	589	N.A.		197	N.A.	
3	Security Pacific Corp., Los Angeles	1,162	1,115	4.03	642	695	-3.83	125	127	-0.83
4	Wells Fargo & Co., San Francisco	563	504	11.82	446	252	14.13	69	59	16.67
5	First Interstate Bancorp., Los Angeles	733	684	9.33	284	156	7.82	85	53	72.58
6	BayBanks, Inc., Boston	477	417	21.94	85	371	3.35	979	46	19.64
7	Banc One Corp., Columbus, Ohio	974	912	10.85	564	571	2.28	370	141	176.60
8	C&S Sovran Financial Corp., Norfolk	917	868	5.65	754	N.A.		163	N.A.	
9	U.S. Bancorp., Portland	831	669	24.24	548	N.A.		483	N.A.	
10	NCNB Corp., Charlotte	726	718	1.11	611	604	1.16	115	112	2.68
11	First Union Corp., Charlotte	703	701	0.28	565	595	5.04	138	145	4.83
12	SunTrust Banks, Inc., Atlanta	648	670	2.69	583	588	0.85	106	82	29.27
13	Barnett Banks, Inc., Jacksonville	628	587	3.58	543	532	2.07	85	55	54.55
14	Mellon Bank Corp., Pittsburgh	561	537	unch.	473	473	unch.	273	273	unch.
15	Chase Manhattan Corp., New York (c)	560	708	NM	464	270	NM	76	19	NM
16	National City Corp., Cleveland	549	525	2.67	454	441	2.72	85	80	6.25
17	Chemical Banking Corp., New York (c)	538	172	NM	484	159	NM	64	13	NM
18	Shawmut National Corp., Hartford	486	512	-5.25	408	412	-0.97	72	100	-28.00
19	First Bank System, Inc., Minneapolis	479	350	31.43	140	135	10.37	311	215	44.65
20	Manufacturers Hanover Corp., New York	414	408	2.45	390	377	3.45	28	31	-9.68
21	NBD Bancorp., Inc., Detroit	414	360	14.92	370	305	21.31	60	57	19.30
22	Society Corp., Cleveland	413	427	-3.28	311	329	-5.47	102	98	4.08
23	KeyCorp, Albany, N.Y.	404	367	8.99	354	334	5.99	44	33	33.33
24	First Fidelity Bancorporation, Lawrenceville, N.J.	381	301	26.33	331	270	22.59	54	31	80.65
25	Wachovia Corp., Winston-Salem, N.C.	317	309	2.51	296	293	1.02	71	65	9.23
26	Fifth Third Bancorp, Cincinnati	313	251	39.08	217	199	9.05	146	52	135.48
27	Comerica, Inc., Detroit	251	316	-11.01	272	233	16.74	61	85	-4.71
28	Norwest Corp., Minneapolis	348	400	-13.00	291	200	45.50	57	200	-71.50
29	Fleet/Norstar Financial Group, Inc., Providence, R.I.	335	304	9.22	282	269	4.09	43	35	40.00
30	First of America Bank Corp., Kalamazoo	324	302	7.28	254	234	8.55	70	68	2.94
31	CoreStates Financial Corp., Philadelphia	321	321	unch.	246	246	unch.	75	75	unch.
32	National Westminster Bancorp, Inc., New York	315	315	unch.	245	229	6.99	70	86	-18.60
33	Marine Midland Banks, Inc., Buffalo, N.Y.	309	302	2.32	237	235	0.42	72	66	9.09
34	MNC Financial, Inc., Baltimore	308	313	-1.60	270	277	-2.53	38	36	5.56
35	Bank of Boston Corp.	301	301	0.00	267	267	unch.	35	34	5.88
36	Michigan National Corp., Farmington Hills	301	305	-1.64	198	208	-2.00	106	105	0.95
37	Ameritrust Corp., Cleveland	533	275	7.53	N.A.	237		N.A.	42	
38	Valley Capital Corp., Las Vegas	265	208	37.02	161	98	65.63	104	112	-7.14
39	First American Bankshares, Inc., Washington	255	240	10.63	244	230	6.96	20	10	100.00
40	Midlantic Corp., Edison	252	232	12.93	252	220	14.55	12	12	14.67
41	Bank South Corp., Atlanta	250	250	0.00	45	90	-50.00	215	160	34.38
42	Meridian Bancorp., Inc., Reading	255	235	8.51	181	151	6.62	94	84	11.90
43	Southeast Banking Corp., Miami (a)	251	220	14.09	225	198	13.64	26	22	18.18
44	First Chicago Corp.	241	126	20.95	180	115	13.04	141	75	91.33
45	Valley National Corp., Phoenix	244	217	12.44	213	81	17.08	31	33	1.85
46	Signet Banking Corp., Richmond	229	203	12.32	211	83	15.18	17	20	1.04
47	BanPonce Corp., Ponce	212	219	3.25	135	139	2.17	77	81	4.94
48	UJB Financial Corp., Princeton, N.J.	207	181	9.52	111	81	2.21	30	8	275.00
49	Union Bank, San Francisco	201	204	1.01	193	191	1.05	7	7	unch.
50	Boatmen's Bancshares, Inc., St. Louis	180	172	7.56	156	148	8.78	27	24	12.50
	TOTALS FOR THE TOP 50	27,777	24,729	12.35%						

Data Source: American Banker survey of the nation's top bank and bank holding companies. **Total ATMs:** The number of automated teller machines that the bank operates. Banks were asked to include only their own ATMs and not the ATMs of other banks that are in a shared network. **ATMs in Bank Offices:** Of the total number of ATMs, the amount located in banking offices or facilities. **ATMs Outside Offices:** Of the total number of ATMs, the amount located away from banking offices or facilities. **ATMs in Regional Networks:** Of the total number of ATMs, the number connected to shared regional networks with multibank participation. **ATMs in National Networks:** Of the total number of ATMs, the number connected to nationwide networks such as Plus Network, Cirrus, Interlink, Star, Pulse, Accel/Exchange, NYCE, Yankee 24 and Electronic Payment Services.

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Umpteenth Profitable Year For Credit Unions

By Yvette Kantrow

DESPITE A DEPRESSED economy, a dolorous banking climate, and sluggish consumer loan demand, most of the nation's credit unions prospered last year.

Earnings at the top 100 credit unions grew 20% in 1991 and capital soared 17%, according to data compiled for *American Banker* by Callahan and Associates, a Washington-based consultant to the credit union industry.

"First-quarter bank earning numbers are starting to look good, but this is the umpteenth profitable year for credit unions," said Charles Filson, president of Callahan. "All but one [of the 100 largest] had a positive net profit."

The exception was the $360 million-asset Digital Employees Federal Credit Union of Maynard, Mass., which lost $5.8 million in 1991.

Digital's problems reflect New England's economic downturn, as well as internal management changes at the computer company, according to Mr. Filson.

The rest of the pack had a stellar year. Assets among the top 100 grew 13% from the previous year, to $59.1 billion, while the key capital-to-assets ratio reached 7.86%, up from 7.58% the year before.

"By and large, the credit union industry is healthier than it's ever been before," said T.C. Prewitt, president of Government Employees Credit Union of El Paso, Tex., the fastest-growing of the 100 largest credit unions.

The 140,000-member institution saw its assets rise last year by 35.5%, to $486 million, accompanied by an earnings hike of 16.2%, to $2.7 million.

INDEED, THE MOST obvious explanation for the industry's relative health is that credit unions shun the high-risk businesses that have crippled so many banks and thrifts.

Credit unions almost universally do not engage in corporate or real estate lending nor lend to foreign nations.

They have also been successful at cross-selling services to members, a necessity in a sector that has a limited universe of potential customers.

Under the common-bond rule, credit unions can offer their services to a restricted number of members with ties to a sponsoring body.

Membership at the top 100 credit unions grew 5% last year, to 10.3 million, but the number of institutions industrywide fell by 600, to 13,674.

Credit union membership industrywide increased a scant 0.77%, to 61.3 million members.

"They have built a structure of relationship banking that is now bearing fruit," Mr. Filson said.

THE PICTURE, nevertheless, is not entirely rosy. The economy has taken a toll on consumers, and late payments, delinquencies, and writeoffs have hurt credit unions as well as banks.

"All credit unions are under pressure from regulators to further assure safety and soundness," said Mr. Prewitt of the Government Employees Credit Union.

Nevertheless, he boasted that the National Credit Union Administration's insurance fund "is the strongest one around."

That may be, but last year also represented the first time in seven years that the regulator imposed an insurance premium on the industry to beef up the fund.

The decline in consumer confidence last year also cut into profitability.

"The consumer just isn't borrowing," said Louis J. Schmidt, manager of the Dow Chemical Employees Credit Union in Midland, Mich., one of the top 10 gainers in net income last year.

"We have to be more aggressive," he added. "We're doing more marketing, but there are more institutions out there competing for consumer money."

The Dow credit union, with $323 million of assets, saw its earnings rise 98%, to $5.4 million last year.

But Mr. Schmidt said it's been tough. In his credit union's small town, there are 11 institutions competing in the retail financial services arena. □

CREDIT UNIONS GENERALLY SHUN THE HIGH-RISK BUSINESSES THAT HAVE CRIPPLED SO MANY BANKS AND THRIFTS.

Top 100 Credit Unions in the U.S.

In order of total assets on December 31, 1991, compared with December 31, 1990 (dollar amounts in thousands)

Rank 12/91		Total Assets 12/31/91	Total Assets 12/31/90	% Chg.	Capital 12/31/91	% Chg.	Cap. Ratio 12/31/91	Cap. Ratio 12/31/90	Net Income 1991	Net Income 1990	% Chg.	Members 12/31/91	% Chg.
1	Navy Federal Credit Union, Merrifield, Va.	5,561,516	4,574,575	20.26	437,328	20.55	7.95	7.93	70,971	54,460	30.32	1,210,640	10.20
2	State Employees Credit Union, Raleigh, N.C.	2,613,802	2,348,541	11.29	164,171	24.94	6.28	5.60	30,255	23,152	30.68	364,920	9.29
3	United Air Lines Employees Credit Union, Arlington Hts., Ill.	2,051,985	1,872,969	9.56	98,441	33.89	4.60	3.77	23,738	11,809	101.01	96,688	5.68
4	Boeing Employees Credit Union, Seattle	1,481,826	1,310,242	13.10	116,798	15.13	7.88	7.74	14,920	10,208	46.17	173,318	7.11
5	Pentagon Federal Credit Union, Alexandria, Va.	1,431,625	1,325,059	8.04	115,603	10.57	8.07	7.89	8,604	9,218	6.65	426,744	7.34
6	American Airlines Emp. Federal CU, DFW Airport, Tex.	1,168,488	993,786	17.58	90,293	22.71	7.72	7.40	15,758	12,756	23.53	109,457	12.07
7	Hughes Aircraft Emp. Federal CU, Manhattan Bch., Calif.	1,140,324	1,034,685	10.21	77,057	21.44	6.76	6.13	13,319	9,010	47.82	132,548	2.94
8	Alaska USA Federal Credit Union, Anchorage	1,064,797	924,075	15.23	34,034	79.41	3.20	2.65	17,035	7,505	127.00	181,814	1.53
9	The Golden 1 Credit Union, Sacramento, Calif.	978,899	820,091	19.36	79,679	22.53	8.14	7.93	13,998	9,431	48.43	190,236	6.82
10	LMSC Federal Credit Union, Sunnyvale, Calif.	911,237	808,153	12.76	103,562	17.70	11.37	10.89	15,635	12,154	28.64	49,222	0.69
11	Orange County Teachers Federal Credit Union, Santa Ana, Calif.	857,379	732,703	17.02	118,150	15.04	13.78	14.02	14,361	11,122	29.12	89,642	8.75
12	IBM Hudson Valley Emp. Federal CU, Poughkeepsie, N.Y.	808,752	739,010	9.44	46,875	9.72	5.80	5.78	1,588	6,317	74.87	100,671	2.64
13	Eastern Financial Federal Credit Union, Miami	802,527	758,309	5.83	85,088	4.71	10.60	10.72	2,599	2,016	28.91	129,471	4.75
14	Construction Equipment Federal Credit Union, Peoria, Ill.	782,799	664,864	17.75	52,746	22.61	6.74	6.47	9,917	8,375	18.42	152,586	6.70
15	Telephone Employees' Credit Union, Pasadena, Calif.	742,864	695,537	6.80	67,408	11.72	9.07	8.67	7,065	4,666	51.40	90,377	1.94
16	Lockheed Federal Credit Union, Burbank, Calif.	731,642	643,810	13.64	61,752	17.27	8.44	8.18	6,782	7,582	10.55	96,592	12.11
17	Suncoast Schools Federal Credit Union, Tampa, Fla.	717,429	594,997	20.58	52,785	17.72	7.36	7.54	6,755	6,546	3.19	119,334	13.80
18	Delta Employees Credit Union, Hapeville, Ga.	700,329	611,666	14.49	72,259	22.78	10.32	9.62	12,094	11,240	7.60	92,975	13.75
19	Pennsylvania State Employees Credit Union, Harrisburg	689,448	626,464	10.05	47,205	40.73	5.40	4.22	10,763	7,282	47.80	161,597	7.53
20	America First Credit Union, Riverdale, Utah	680,308	616,289	10.41	74,078	14.75	10.89	10.48	9,525	7,696	23.76	160,265	4.42
21	ENT Federal Credit Union, Colorado Springs	651,061	549,224	4.90	35,128	19.09	5.57	5.37	5,554	2,655	109.17	118,013	6.90
22	Security Service Federal Credit Union, San Antonio, Tex.	629,172	566,924	10.98	32,838	14.93	5.22	5.04	5,307	2,542	108.74	175,065	12.58
23	Redstone Federal Credit Union, Huntsville, Ala.	612,781	561,677	9.10	37,866	8.20	6.18	6.23	3,010	5,656	46.79	166,993	7.90
24	IBM Endicott/Owego Emp. Federal CU, Endicott, N.Y.	600,779	547,177	9.80	51,782	14.15	8.62	8.29	6,150	6,439	4.48	72,435	1.82
25	San Antonio Federal Credit Union, Tex.	592,896	565,633	4.82	11,375	2.55	1.92	2.06	4,097	162	2,433.53	154,082	10.88
26	Pateco Credit Union, San Francisco	589,974	490,849	19.98	47,176	33.13	8.07	7.25	10,063	7,954	26.51	81,730	4.22
27	Texins Credit Union, Richardson, Tex.	580,238	487,244	19.10	49,910	8.53	6.84	7.55	3,027	4,027	24.83	87,754	3.00
28	Provident Central Credit Union, Redwood City, Calif.	569,712	556,479	4.26	53,781	6.49	9.26	9.07	543	4,441	-87.78	97,002	2.08
29	Tinker Credit Union, Tinker AFB, Okla.	576,148	566,797	1.47	45,078	24.16	7.90	6.19	5,545	4,501	23.19	145,707	3.63
30	State Employees Credit Union of Maryland, Inc., Towson	572,583	532,647	7.50	43,073	26.13	7.52	6.41	7,813	3,779	106.73	132,925	3.64
31	Jax Navy Federal Credit Union, Jacksonville, Fla.	570,769	469,856	21.47	47,065	23.68	8.25	8.28	7,953	5,137	54.81	113,589	6.72
32	TWA Credit Union, Kansas City, Mo.	566,021	510,492	8.92	39,499	42.25	7.10	5.44	10,469	4,245	146.60	56,896	3.00
33	Atlanta Postal Credit Union	550,515	438,438	25.56	48,616	18.97	8.83	9.32	7,913	7,075	11.85	61,402	6.31
34	Bethpage Federal Credit Union, N.Y.	548,137	511,870	7.09	49,238	13.84	8.98	8.45	5,394	3,771	43.05	62,934	-0.41
35	Randolph-Brooks Federal Credit Union, Universal City, Tex.	543,973	443,842	22.56	49,708	13.66	9.14	9.85	5,580	4,939	12.97	87,546	10.81
36	Teachers Credit Union, South Bend, Ind.	544,116	492,177	8.52	33,529	16.54	6.28	5.85	3,853	2,791	38.08	121,088	10.75
37	Georgia Telco Credit Union, Atlanta	528,182	494,192	4.77	39,180	8.89	7.40	7.80	2,982	5,733	47.99	60,815	5.59
38	North Island Federal Credit Union, San Diego, Calif.	525,414	475,581	10.48	41,081	9.28	7.82	7.90	4,023	4,741	-15.14	115,003	11.06
39	Tower Federal Credit Union, Annapolis, Md.	501,639	454,451	10.45	32,267	12.57	6.43	6.31	3,550	4,784	25.78	82,472	4.31
40	Bank Fund Staff Federal Credit Union, Washington, D.C.	492,295	416,541	18.18	46,995	33.61	9.42	8.32	11,576	7,413	56.17	25,222	9.37
41	Mission Federal Credit Union, San Diego, Calif.	488,951	460,648	6.14	41,518	15.86	8.49	7.78	5,223	4,398	18.76	85,281	7.15
42	Government Employees Credit Union of El Paso, Tex.	486,181	458,698	5.54	23,152	15.94	4.76	5.57	2,679	2,307	16.16	140,384	5.43
43	Dearborn Federal Credit Union, Mich.	478,809	429,714	11.42	36,005	9.51	7.54	7.67	3,496	5,266	33.60	120,846	0.10
44	Police & Fire Federal Credit Union, Philadelphia	463,248	412,866	12.33	29,614	20.13	6.39	5.98	4,198	4,245	-1.12	67,515	4.18
45	Dallas Teachers Credit Union	454,197	424,302	7.05	29,396	14.80	6.47	6.03	3,992	3,399	17.47	113,162	4.15
46	Desert Schools Federal Credit Union, Phoenix, Ariz.	439,459	341,661	28.62	39,568	26.27	8.32	8.48	4,469	3,083	44.98	128,095	21.55
47	San Diego County Credit Union, Calif.	419,745	351,063	19.56	30,844	15.47	7.35	7.61	3,970	3,349	18.57	78,220	3.78
48	Travis Federal Credit Union, Vacaville, Calif.	417,898	367,164	13.82	34,796	15.42	10.71	10.56	5,898	4,971	18.64	75,396	0.13
49	McDonnell Douglas West Federal Credit Union, Torrance, Calif.	407,508	476,606	-7.63	40,900	4.74	10.04	10.31	1,668	4,449	-62.52	75,003	-0.84
50	Northwest Federal Credit Union, Herndon, Va.	402,025	357,024	12.60	28,310	11.35	7.04	7.12	2,769	2,932	-5.57	33,198	33.60
51	Andrews Federal Credit Union, Suitland, Md.	400,442	341,230	28.00	30,780	21.78	7.66	8.05	5,724	3,410	67.83	130,957	19.14
52	Bellco First Federal Credit Union, Denver	400,241	359,534	11.32	51,622	16.29	7.90	7.44	5,378	2,230	141.17	84,476	4.02
53	Los Angeles Teachers Credit Union	396,627	355,387	9.92	46,234	13.68	11.84	11.44	5,724	5,605	2.13	70,988	11.66
54	Newport News Shipbuilding Employees Credit Union, Va.	396,296	342,436	15.8	45,292	13.32	11.72	11.67	5,447	4,807	13.32	51,611	6.46
55	Langley Federal Credit Union, Hampton, Va.	394,056	358,972	9.99	19,822	5.23	3.59	3.75	2,598	2,601	-0.12	86,709	1.70
56	Municipal Credit Union, New York	380,698	363,353	4.77	26,122	19.23	6.86	6.03	959	3,503	-72.61	188,823	3.13
57	Eastman Credit Union, Kingsport, Tenn.	378,314	330,674	14.41	34,917	12.88	9.23	9.35	3,799	3,654	3.96	28,687	5.12
58	Charleston Naval Shipyard Federal Credit Union, S.C.	375,812	349,472	7.54	36,652	15.24	9.75	9.10	4,265	3,687	15.68	118,284	2.04
59	Portland Teachers Credit Union, Ore.	370,734	330,496	12.18	30,457	22.90	8.22	7.52	4,953	2,667	85.69	84,151	6.44
60	United Nations Federal Credit Union, New York	361,673	305,619	18.34	31,932	22.51	8.83	8.53	5,721	4,430	29.15	19,446	7.91
61	Digital Employees Federal Credit Union, Maynard, Mass.	360,888	370,925	-2.95	12,760	35.48	3.38	5.08	(5,844)	291	-2,111.57	87,500	1.22
62	Eglin Federal Credit Union, Ft. Walton Beach, Fla.	359,143	298,512	20.31	28,929	3.89	8.05	8.51	3,507	4,518	-22.37	82,766	3.87
63	IBM Coastal Employees Federal Credit Union, Raleigh, N.C.	352,651	296,964	18.74	30,134	24.45	8.54	8.15	5,899	4,410	33.77	51,097	8.68
64	NWA Federal Credit Union, Bloomington, Minn.	352,224	332,623	5.89	33,487	18.56	9.51	8.49	5,013	3,718	34.84	64,682	13.53
65	Reynolds Carolina Credit Union, Winston Salem, N.C.	347,569	294,344	17.84	27,874	24.08	8.02	7.62	5,209	4,783	8.91	29,433	5.73
66	IBM Mid America Emp. Federal CU, Rochester, Minn.	347,255	309,715	12.11	29,443	16.28	8.48	8.17	4,069	2,788	45.97	56,449	3.20
67	East Hartford Aircraft Federal Credit Union, Conn.	346,172	295,838	17.33	29,596	11.66	8.55	8.98	2,987	3,807	-21.54	92,243	-0.50
68	H. P. Federal Credit Union, Palo Alto, Calif.	339,694	281,298	20.78	39,047	16.71	11.49	11.90	5,558	4,421	25.70	47,238	1.95
69	IAG Federal Credit Union, Rye, N.Y.	334,999	312,223	7.29	20,804	7.04	6.21	6.22	1,303	1,125	15.79	34,407	21.15
70	Washington State Employees Credit Union, Olympia	332,636	281,366	18.22	24,289	20.81	7.29	7.13	4,061	2,923	38.94	67,803	6.75
71	Charter Oak Federal Credit Union, Groton, Conn.	332,630	308,419	7.85	16,031	15.37	4.82	4.51	1,188	1,682	-29.35	70,234	2.40
72	Kern Schools Federal Credit Union, Bakersfield, Calif.	330,220	294,561	12.11	28,672	11.65	8.68	8.72	3,005	2,145	40.14	65,774	4.94
73	Robins Federal Credit Union, Warner Robins, Ga.	327,645	294,598	11.23	40,202	7.39	12.27	12.71	2,689	3,120	-13.82	79,098	2.95
74	Educational Employees Credit Union, Fresno, Calif.	325,474	295,283	10.22	21,485	20.92	6.60	6.02	3,582	916	290.94	58,433	3.11
75	Dow Chemical Employees Credit Union, Midland, Mich.	321,298	298,460	8.32	35,491	18.16	10.98	10.06	5,387	2,714	98.49	32,202	5.02
76	Pacific Service Employees Credit Union, Concord, Calif.	320,933	273,571	17.31	29,763	19.52	9.27	9.10	4,712	2,606	80.79	36,243	1.14
77	Pacific IBM Employees Federal Credit Union, San Jose, Calif.	320,106	273,395	17.09	20,993	12.32	6.56	6.84	1,575	2,344	-32.81	47,015	-1.25
78	Teachers Federal Credit Union, Farmingville, N.Y.	319,697	289,134	10.57	22,906	20.98	7.17	6.55	4,311	4,777	-9.75	73,681	-0.38
79	Wright Patt Credit Union, Fairburn, Ohio	319,488	287,561	11.10	24,890	6.52	7.79	8.13	1,362	2,369	-42.52	139,592	2.34
80	Naval Air Federal Credit Union, Virginia Beach	315,613	274,948	14.79	20,678	12.07	6.55	6.71	1,841	2,123	-13.28	112,468	4.14
81	Brockton Credit Union, Mass.	312,951	292,497	6.99	30,490	14.35	9.74	9.12	3,083	2,391	28.94	44,440	20.93
82	Schools Federal Credit Union, Sacramento, Calif.	310,342	281,365	10.30	23,035	8.03	7.42	7.58	1,456	2,326	-37.41	71,983	3.60
83	Max Federal Credit Union, Montgomery, Ala.	307,537	289,887	6.09	25,326	13.94	8.24	7.67	3,118	2,346	32.92	91,700	0.06
84	Springmaid Federal Credit Union, Lancaster, S.C.	305,319	279,480	9.60	30,456	16.36	9.94	9.37	3,831	3,903	-1.86	51,632	3.93
85	Litton Federal Credit Union, Chatsworth, Calif.	303,824	291,079	4.38	24,553	11.52	8.08	7.56	2,368	2,381	-0.27	51,000	4.49
86	Hawaii State Employees Federal Credit Union, Honolulu	303,299	264,380	14.72	32,975	17.94	10.87	10.58	4,862	4,398	10.55	36,205	5.50
87	Rockwell Federal Credit Union, Downey, Calif.	298,299	269,728	10.59	19,934	7.89	6.68	6.85	1,639	2,101	-22.00	57,545	10.94
88	USAIR Federal Credit Union, Coraopolis, Pa.	297,165	272,450	9.07	29,547	16.79	9.94	9.29	3,912	3,585	9.12	60,974	7.05
89	Nevada Federal Credit Union, Las Vegas	296,468	269,601	9.97	20,146	19.12	6.80	6.27	2,911	1,976	47.33	64,523	0.25
90	Long Beach School Employees Federal Credit Union, Calif.	293,985	262,286	12.09	21,376	10.71	7.27	7.38	1,952	2,605	-25.07	48,185	6.62
91	Texas Dow Employees Credit Union, Lake Jackson	293,087	274,136	6.91	30,161	20.96	10.29	9.10	4,846	4,122	17.57	38,862	4.66
92	Keesler Federal Credit Union, Biloxi, Miss.	291,450	251,408	15.93	27,543	13.88	9.45	9.62	3,312	2,054	61.27	94,439	2.50
93	Dade County School Employees Federal Credit Union, Miami	291,376	223,269	30.51	22,764	16.27	7.81	8.77	3,377	4,350	-22.38	40,506	4.13
94	Merck Employees Federal Credit Union, Rahway, N.J.	291,022	235,311	23.68	23,857	13.45	8.20	8.94	2,828	2,381	18.79	17,627	3.95
95	American Electronics Association Credit Union, Sunnyvale Calif.	290,341	266,558	8.92	16,595	19.81	5.72	5.20	1,913	2,916	-34.39	92,003	5.61
96	Operating Engineers Local Union #3 Federal CU, Dublin, Calif.	290,000	271,610	6.77	29,394	17.45	10.14	9.21	4,044	3,733	8.33	34,929	8.32
97	AEDC Federal Credit Union, Tullahoma, Tenn.	289,602	249,703	15.98	31,578	21.42	10.90	10.42	4,576	3,893	17.56	58,049	19.30
98	Melrose Credit Union, Woodside, Queens, New York	284,742	285,147	-0.14	70,342	19.11	24.70	20.71	10,741	9,951	7.94	20,585	13.64
99	Philadelphia Telco Credit Union, Trevose, Pa.	284,515	254,549	11.77	18,313	0.86	6.44	7.26	251	2,892	-91.32	49,564	4.88
100	Municipal Empl. Credit Union of Baltimore Credit Union	284,328	259,160	9.71	28,205	8.19	9.92	10.06	1,939	2,942	-34.08	51,664	1.06
	Totals for the Top 100¹ ($ amounts in million)	$58,094.9	$51,401.6	13.02	$4,568.3	17.29%	7.86	7.58	$631.4	$525.1	20.23	10,333,775	4.99

Data Source: The data were provided by **Callahan and Associates, Inc.**, Washington, D.C. (1-800-446-7453), from its credit union data base, which includes both state- and federally insured credit unions. **Capital:** The sum of statutory reserves for loan losses, other reserves and undivided earnings. **Cap. Ratio:** The ratio of capital to total assets. **Net Income:** Income after operating expenses, provisions for losses and cost of funds but before transfers to reserves. **(*)—** Totals are for the top 100 credit unions of 1991. **N.A.** — not available.

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Top 100 Credit Unions

Listed geographically in yearend 1991 asset-size order within state, with 1990 asset rank (dollar amounts in thousands)

Asset Rank 12/91		Total Assets 12/31/91	Total Assets 12/31/90	Asset Rank 12/90
	ALABAMA			
23	Redstone Federal Credit Union, Huntsville	612,781	561,677	24
83	Max Federal Credit Union, Montgomery	307,537	289,881	78
	ALASKA			
8	Alaska USA Federal Credit Union, Anchorage	1,064,797	924,075	8
	ARIZONA			
46	Desert Schools Federal Credit Union, Phoenix	439,459	341,661	57
	CALIFORNIA			
7	Hughes Aircraft Emp. Federal CU, Manhattan Beach	1,140,324	1,034,685	6
9	The Golden 1 Credit Union, Sacramento	978,899	820,001	9
10	LMSC Federal Credit Union, Sunnyvale	911,237	808,153	10
11	Orange County Teachers Federal CU, Santa Ana	857,379	732,703	13
16	Telephone Employees' Credit Union, Pasadena	742,864	695,537	14
16	Lockheed Federal Credit Union, Burbank	731,642	643,810	16
26	Patelco Federal Credit Union, San Francisco	586,974	490,849	32
28	Provident Central Credit Union, Redwood City	580,712	556,979	25
38	North Island Federal Credit Union, San Diego	525,404	475,581	34
41	Mission Federal Credit Union, San Diego	488,931	460,646	35
47	San Diego County Credit Union, San Diego	419,745	351,063	54
48	Travis Federal Credit Union, Vacaville	417,888	367,164	47
49	McDonnell Douglas West Federal CU, Torrance	407,506	378,608	45
53	Los Angeles Teachers Credit Union	390,627	355,387	53
68	H.P. Federal Credit Union, Palo Alto	339,694	281,238	84
72	Kern Schools Federal CU, Bakersfield	330,220	294,561	75
74	Educational Employees Credit Union, Fresno	325,474	295,283	71
76	Pacific Service Employees CU, Concord	320,933	273,573	90
77	Pacific IBM Employees Federal CU, San Jose	320,106	273,395	91
82	Schools Federal Credit Union, Sacramento	310,342	281,365	83
85	Litton Federal Credit Union, Chatsworth	303,824	291,079	77
87	Rockwell Federal Credit Union, Downey	298,299	269,728	94
90	Long Beach School Employees Federal CU	293,985	262,286	99
95	American Electronics Assoc. CU, Sunnyvale	290,341	266,558	96
96	Operating Engineers Local Union #3 Federal CU, Dublin	290,000	271,610	93
	COLORADO			
21	ENT Federal Credit Union, Colorado Springs	631,061	549,224	26
62	Bellco Credit Union, Denver	400,242	359,534	49
	CONNECTICUT			
67	East Hartford Aircraft Federal CU	346,172	295,030	72
71	Charter Oak Federal Credit Union, Groton (a)	332,630	308,419	65
	DISTRICT OF COLUMBIA			
40	Bank Fund Staff Federal CU	492,295	416,541	43
	FLORIDA			
13	Eastern Financial Federal Credit Union, Miami	802,527	758,309	11
17	Suncoast Schools Federal Credit Union, Tampa	717,429	594,997	20
31	JAX Navy Federal Credit Union, Jacksonville	570,786	459,850	37
62	Eglin Federal Credit Union, Ft. Walton Beach	359,143	298,512	68
91	Dade County School Emp. Federal CU, Miami (b)	291,378	223,269	131
	GEORGIA			
18	Delta Employees Credit Union, Hapeville	700,326	611,666	19
33	Atlanta Postal Credit Union	550,515	438,438	40
37	Georgia Telco Credit Union, Atlanta	528,182	460,192	36
73	Robins Federal Credit Union, Warner Robins	327,645	294,568	74
	HAWAII			
86	Hawaii State Employees Federal CU, Honolulu	303,299	264,380	98
	ILLINOIS			
3	United Air Lines Emp. Credit Union, Arlington Heights	2,051,985	1,872,969	3
14	Construction Equipment Federal CU, Peoria	782,799	664,804	15
	INDIANA			
36	Teachers Credit Union, South Bend	534,116	492,177	31
	MARYLAND			
30	State Emp. Credit Union of Maryland, Inc., Towson	572,583	532,647	28
39	Tower Federal Credit Union, Annapolis	501,836	454,351	38
61	Andrews Federal Credit Union, Suitland	400,942	313,236	62
100	Municipal Employees Credit Union of Baltimore	284,328	259,160	100
	MASSACHUSETTS			
81	Digital Employees Federal CU, Maynard	360,000	370,926	46
81	Brockton Credit Union	312,951	292,497	76

Asset Rank 12/91		Total Assets 12/31/91	Total Assets 12/31/90	Asset Rank 12/90
	MICHIGAN			
43	Dearborn Federal Credit Union	478,806	429,714	41
75	Dow Chemical Employee CU, Midland	323,298	298,460	69
	MINNESOTA			
64	MVA Federal Credit Union, Bloomington	352,224	332,823	58
66	IBM Mid America Emp. Federal CU, Rochester	347,255	309,735	64
	MISSISSIPPI			
92	Keesler Federal Credit Union, Biloxi	291,450	251,408	109
	MISSOURI			
32	TWA Credit Union, Kansas City	556,021	510,492	30
	NEVADA			
89	Nevada Federal Credit Union, Las Vegas	296,468	269,801	95
	NEW JERSEY			
94	Merck Employees Federal CU, Rahway	291,022	235,311	123
	NEW YORK			
12	IBM Hudson Valley Employees Fed'l Credit Union, Poughkeepsie	808,752	739,010	12
24	IBM Endicott/Owego Emp. Federal CU, Endicott	600,779	547,177	27
34	Gottopago Federal Credit Union, Gottopago	548,137	511,870	29
56	Municipal Credit Union, New York	380,668	363,353	48
60	United Nations Federal Credit Union, New York	361,673	305,619	66
69	IAG Federal Credit Union, Rye	334,986	312,223	63
78	Teachers Federal Credit Union, Farmingville	319,697	289,134	79
98	Melrose CU, Woodside, Queens, New York	284,742	285,147	81
	NORTH CAROLINA			
2	State Employees Credit Union, Raleigh	2,613,802	2,348,541	2
63	IBM Coastal Employees Federal CU, Raleigh	352,651	296,994	70
65	Reynolds Carolina Credit Union, Winston-Salem	347,569	294,944	73
	OHIO			
79	Wright-Patt Credit Union, Fairborn	319,488	287,561	80
	OKLAHOMA			
29	Tinker Credit Union, Tinker AFB	578,148	586,797	21
	OREGON			
59	Portland Teachers Credit Union	370,734	330,495	61
	PENNSYLVANIA			
19	Pennsylvania State Emp. Credit Union, Harrisburg	689,448	626,484	17
44	Police & Fire Federal Credit Union, Philadelphia	463,248	412,399	44
88	USAIR Federal Credit Union, Coraopolis	297,165	272,450	92
99	Philadelphia Telco Credit Union, Trevose	284,515	254,549	106
	SOUTH CAROLINA			
58	Charleston Naval Shipyard Federal CU	375,812	349,472	55
84	Springmaid Federal Credit Union, Lancaster	306,319	279,480	86
	TENNESSEE			
57	Eastman Credit Union, Kingsport	378,314	330,674	60
97	AEDC Federal Credit Union, Tullahoma	289,602	249,703	111
	TEXAS			
6	American Airlines Emp. Federal CU, DFW Airport	1,168,488	993,786	7
22	Security Service Federal CU, San Antonio	629,172	566,924	22
25	San Antonio Federal Credit Union	592,896	565,631	23
27	Texins Credit Union, Richardson	583,238	487,244	33
35	Randolf-Brooks Federal CU, Universal City	543,973	443,852	39
42	Government Employees Credit Union of El Paso	486,181	358,690	51
45	Dallas Teachers Credit Union	454,197	424,302	42
91	Texas Dow Employees CU, Lake Jackson	293,087	274,136	89
	UTAH			
20	America First Credit Union, Riverdale	680,308	616,189	18
	VIRGINIA			
1	Navy Federal Credit Union, Merrifield	5,501,516	4,574,575	1
5	Pentagon Federal Credit Union, Alexandria	1,431,625	1,325,069	4
50	Northwest Federal Credit Union, Herndon	402,025	357,024	52
54	Newport News Shipbuilding Employees CU	386,290	342,436	56
55	Langley Federal Credit Union, Hampton	384,056	358,972	50
80	Naval Air Federal Credit Union, Virginia Beach	315,613	274,948	88
	WASHINGTON			
4	Boeing Employees Credit Union, Seattle	1,481,826	1,310,242	5
70	Washington State Employees Credit Union, Olympia	332,636	281,366	82

(a)— Formerly known as Electric Boat Community Federal Credit Union
(b)— Formerly known as South Florida Educational Federal Credit Union

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The 10 Largest Gains in Assets

		Assets 12/31/91 ($000)	Assets 12/31/90 ($000)	Percent Increase	Asset Rank
1	Government Employees CU of El Paso, Tex.	486,181	356,690	35.54	42
2	Dade County School Employees FCU, Miami	291,378	223,269	30.51	93
3	Desert Schools Federal CU, Phoenix, Ariz.	439,459	341,661	28.62	46
4	Andrews Federal Credit Union, Suitland, Md.	400,942	313,236	28.00	51
5	Atlanta Postal Credit Union	550,515	438,438	25.56	33
6	Jax Navy FCU, Jacksonville, Fla.	570,786	459,850	24.12	31
7	Merck Employees Federal CU, Rahway, N.J.	291,022	235,311	23.68	94
8	Randolph-Brooks FCU, Universal City, Tex.	543,973	443,852	22.56	35
9	H. P. Federal Credit Union, Palo Alto, Calif.	339,694	281,238	20.78	68
10	Suncoast Schools Federal CU, Tampa, Fla.	717,429	594,997	20.58	17

The 10 Largest Gains in Net Income

		Net Income 1991 ($000)	Net Income 1990 ($000)	Percent Increase	Asset Rank
1	San Antonio Federal Credit Union, Tex.	4,097	162	2,433.53	25
2	Educational Employees CU, Fresno, Calif.	3,582	916	290.94	74
3	TWA Credit Union, Kansas City, Mo.	10,469	4,245	146.60	32
4	Bellco First Federal CU, Denver	5,378	2,230	141.17	52
5	Alaska USA Federal CU, Anchorage	17,035	7,505	127.00	8
6	ENT Federal CU, Colorado Springs	5,307	2,542	108.74	21
7	Security Service Federal CU, San Antonio	5,307	2,542	108.74	22
8	State Empl. CU of Maryland, Inc., Towson	7,813	3,779	106.73	30
9	United Air Lines Empl. CU, Arlington Hts., Ill.	23,738	11,809	101.01	3
10	Dow Chemical Empl. CU, Midland, Mich.	5,387	2,714	98.49	75

Credit Union Summary Statistics

December 31, 1991, compared with December 31, 1990 (dollars in millions)

	Total Assets 12/31/91	Total Assets 12/31/90	Members 12/31/91	Members 12/31/90	Total Capital 12/31/91	Total Capital 12/31/90	Net Income 1991	Net Income 1990
Top 10 *	18,344.5	16,012.1	2,935,587	2,721,356	1,312.7	1,079.6	224.2	159.7
Top 25 *	28,924.7	25,533.6	4,815,685	4,534,346	2,127.3	1,795.7	329.8	249.9
Top 50 *	41,635.6	36,729.7	7,064,870	6,756,753	3,124.2	2,635.7	458.4	360.7
Top 100 *	58,093.0	51,641.4	10,333,775	9,882,100	4,568.3	3,840.4	631.4	456.4
Federally-chartered CUs	143,972.1	130,210.5	37,074,518	36,252,000	11,977.5	10,583.5	1,261.1	1,065.0
Federally-insured state CUs	83,516.2	68,065.6	21,687,817	19,437,000	7,269.6	5,712.6	809.1	627.1
State-insured state CUs	12,426.9	20,290.8	2,538,297	5,146,000	907.7	1,629.6	94.8	177.1
All Credit Unions	239,915.3	218,566.9	61,300,632	60,835,000	20,154.8	17,925.7	2,165.0	1,889.3
Annual % chg. for all CUs	+9.77%	+9.48%	+0.77%	+3.38%	+12.44%	+13.77%	+15.82%	+2.91%
Total number of CUs	13,674	14,274						
Change in total no. of CUs	-600	-610						

Data Source: The data were provided by **Callahan and Associates, Inc.**, Washington, D.C. (*)— The 1990 totals are for credit unions ranked among the top 100 in 1990.

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Thrifts' Profits Rebound as Their Core Capital Surges

By Teresa Carson

THE BELEAGUERED thrift industry, whose survival has been in question for several years, is still alive and kicking.

Aided by the decline in interest rates, thrifts not under government control posted profits of $2.56 billion last year, more than twice as high as same institutions reported a year earlier, according to an *American Banker* survey.

AND THEIR CORE CAPITAL ratios surged to an average of 5.48% from 4.94%. The minimum requirement is 3%.

"A lot of analysts feel the thrift industry has recovered," said W.C. Ferguson, president and chief executive of Ferguson & Co., whose Austin, Tex., consulting firm supplied some data for the survey.

But, he added, "the healthy thrifts have always been there. They have just been obscured by the troubled institutions."

Indeed, the industry's 1991 performance was again badly clouded by the so-called walking wounded – failed thrifts that are still in business but have been seized by the government. Including those institutions, the thrift industry lost $3.3 billion.

And some thrifts are still hovering on the edge. Among the 300 largest institutions, 43 thrifts not under government control failed to meet regulatory capital requirements at yearend.

The sharp drop in interest rates during 1991 improved margins significantly at both strong and struggling institutions, said John Lyons, president and chief executive of Lyons, Zomback & Ostrowski, a New York consulting firm.

Great Western Financial Corp., Beverly Hills, parent of healthy Great Western Bank, for example, saw its net interest margin grow to 3.92% from 2.95%.

Coast Savings Financial Corp., Los Angeles, parent of recovering Coast Federal Bank, had a net margin of 3.15%, compared with 2.47% in 1990.

Aggressive downsizing was a major factor in the improvement of capital ratios last year; assets of the 300 biggest thrifts withered 11.3%, to $817.2 billion.

Some of the asset sales were mandated by the passage of the Financial Institutions Reform, Recovery, and Enforcement Act; some were part of a move to get back to the basic business of making single-family mortgages.

Many thrifts, for example, were getting out of the real estate development business.

"The thrifts are going for a flight to safety and quality," said Mr. Ferguson.

On top of this, most consumers wanted fixed-rate loans, which most thrifts sell into the secondary market. So there was not much growth from thrifts' customary bread-and-butter business.

AMONG THE LARGEST thrifts, there were a few exceptions to the big shrink. Ninth-ranked Citibank Federal Savings, a San Francisco-based unit of Citicorp, nearly doubled in size to $12.2 billion.

THRIFTS NOT UNDER GOVERNMENT CONTROL POSTED A PROFIT LAST YEAR, AIDED BY DECLINING INTEREST RATES.

But that is because Citicorp folded its Illinois and Washington, D.C., thrifts into the California subsidiary.

And 18th-ranked United Savings Association of Texas, Houston, a thrift formed under the Southwest plan in 1988, made several acquisitions in 1991 that accounted for its doubling in asset size to $6.2 billion.

ON THE LIABILITY SIDE, deposits at the 300 largest thrifts declined 6.4%, to $643.2 billion.

"There has been a consumer transfer out of certificates of deposit into other investment vehicles as rates fell," said Campbell Chaney, an analyst at Sutro & Co., San Francisco.

Among the big money makers, there were some real stars. Washington Federal Savings and Loan Association, Seattle, consistently among the nation's most profitable thrifts, again led the pack with a 2.69% return on assets. Its nonperforming assets at yearend were a low 0.80%.

Also weighing in with a stellar performance was Columbia Savings, Englewood, Colo., which earned more than 2% on assets in 1991. □

Top 300 U.S. Thrift Institutions in Deposits

In order of deposits on December 31, 1991, compared with December 31, 1990

Rank 12/31/91		Deposits 12/31/91	Deposits 12/31/90	Rank 1990	Rank Change	Assets 12/31/91	Assets 12/31/90	Net Income† 1991	R.O.A.A.† 1991 (%)	Chart. Type	Insur. Type
1	Home Savings of America, FSB, Irwindale, Calif. (c)	39,514,551,000	38,955,434,000	1		46,938,926,000	51,253,405,000	258,891,000	0.62	2	2
2	Great Western Bank, FSB, Beverly Hills	30,164,710,000	29,150,284,000	2		37,180,463,000	39,230,339,000	302,029,000	0.81	2	2
3	World Savings & Loan Assn., Oakland, Calif.	16,957,165,000	14,129,588,000	5	+ 2	24,004,612,000	22,042,045,000	255,704,000	1.12	4	2
4	Glendale Federal Bank, FSB, Calif. (c)	15,220,823,000	15,628,356,000	4		20,583,239,000	23,439,196,000	(95,557,000)	(0.46)	2	2
5	California Federal Bank, FSB, Los Angeles (c)	14,562,900,000	16,762,762,000	3	- 2	17,771,600,000	21,504,990,000	(120,476,000)	(0.62)	2	2
6	First Nationwide Bank, FSB, San Francisco	14,051,853,000	12,026,543,000	8	+ 2	19,231,934,000	20,429,452,000	(197,549,000)	(1.03)	2	2
7	American Savings Bank, FA, Irvine, Calif.	13,984,194,000	13,955,956,000	6	- 1	16,922,165,000	16,490,794,000	181,219,000	1.08	2	2
8	HomeFed Bank, FSB, San Diego, Calif.	10,217,912,000	13,739,425,000	7	- 1	13,842,314,000	18,260,755,000	(731,694,000)	(4.47)	2	2
9	Citibank, FSB, San Francisco	9,654,210,000	4,764,337,000	23	+14	12,254,126,000	6,728,237,000	88,338,000	0.73	2	2
10	Dime Savings Bank of New York, FSB, Garden City	7,777,607,000	8,831,889,000	9	- 1	9,610,540,000	10,841,836,000	(117,653,000)	(1.16)	2	1
11	Coast Federal Bank, Los Angeles	7,101,690,000	8,708,233,000	10	- 1	8,600,108,000	10,247,415,000	44,836,000	0.48	2	2
12	First Gibraltar Bank, FSB, Dallas	6,968,362,000	7,425,344,000	13	+ 1	7,811,466,000	8,860,438,000	(62,422,000)	(0.76)	2	2
13	Anchor Savings Bank, FSB, Northport, N.Y.	6,622,363,000	7,074,802,000	14	+ 1	8,277,899,000	8,825,543,000	80,207,000	0.94	2	2
14	Household Bank, FSB, Newport Beach, Calif.	6,542,913,000	5,030,077,000	20	+ 6	8,550,972,000	7,887,017,000	67,598,000	0.81	4	2
15	CrossLand Federal Savings Bank, Brooklyn, New York (b)	6,530,741,000	7,761,024,000	12	- 3	9,179,379,000	11,177,977,000	(439,611,000)	(4.23)	2	1
16	Standard Federal Bank, Troy, Mich.	6,182,553,000	5,897,087,000	16		9,513,922,000	9,297,253,000	65,802,000	0.70	2	2
17	People's Bank, Bridgeport, Conn.	5,221,403,000	5,720,680,000	17		5,992,886,000	6,917,710,000	(90,914,000)	(1.43)	2	1
18	United Savings Assn. of Texas, FSB, Houston	5,156,431,000	2,436,693,000	72	+54	6,199,241,000	2,898,331,000	50,420,000	1.19	2	2
19	Manhattan Savings Bank, New York	5,133,159,000	5,282,558,000	19		6,266,759,000	5,909,720,000	101,587,000	1.62	2	1
20	Green Point Savings Bank, Brooklyn, New York	4,931,849,295	4,488,931,000	24	+ 4	5,814,805,112	5,121,429,000	84,041,000	1.55	1	1
21	Washington Mutual Savings Bank, Seattle (d)	4,801,806,000	3,686,099,000	34	+13	7,117,751,000	5,679,941,000	67,504,000	0.97	2	1
22	Long Island Savings Bank, FSB, Melville, N.Y. (a)	4,723,117,000	4,463,179,000	25	+ 3	5,627,868,000	5,489,574,000	19,287,000	0.35	1	2
23	Pacific First Bank, FSB, Seattle	4,692,171,000	4,803,885,000	22	- 1	7,388,824,000	7,040,547,000	36,666,000	0.49	2	2
24	Meritor Savings Bank, Philadelphia (c)	4,556,639,000	4,819,880,000	21	- 3	5,974,635,000	6,519,714,000	(133,193,000)	(0.95)	2	1
25	Talman Home Federal Savings & Loan Assn., Chicago	4,276,083,000	4,189,465,000	30	+ 5	5,129,179,000	5,887,595,000	75,391,000	1.31	4	2
26	Chevy Chase Savings Bank, FSB, Md.	4,222,472,000	4,455,534,000	26		4,809,743,000	5,018,844,000	(12,778,000)	(0.26)	2	2
27	Apple Bank for Savings, New York	3,982,580,000	3,616,478,000	36	+9	4,207,104,000	4,013,369,000	(32,920,000)	(0.80)	1	2
28	Fidelity Federal Bank, FSB, Glendale, Calif.	3,905,543,000	3,992,977,000	32	+ 4	5,120,633,000	5,687,676,000	8,104,000	0.15	2	2
29	Howard Savings Bank, Newark, N.J.	3,904,829,000	4,146,833,000	31	+ 2	4,015,565,000	4,364,152,000	(32,534,000)	(0.80)	2	1
30	Metropolitan Federal Bank, FSB, Fargo, N.D.	3,830,508,000	3,402,155,000	41	+11	4,656,970,000	4,531,594,000	56,246,000	1.23	2	2
31	First Federal of Michigan, Detroit (c)	3,788,593,000	3,665,132,000	35	+ 4	9,325,390,000	10,310,473,000	32,363,000	0.35	4	2
32	Dollar Dry Dock Bank, White Plains, N.Y.	3,733,163,000	3,814,312,000	33	- 1	4,028,368,000	4,225,965,000	(45,755,000)	(1.11)	2	1
33	Sunbelt Federal Savings, FSB, Dallas •	3,690,137,000	4,341,038,000	29	- 4	3,641,622,000	8,354,072,000	(72,437,000)§	(1.31)§	1	2
34	Sears Savings Bank, Glendale, Calif.	3,684,635,000	2,592,280,000	68	+34	5,346,954,000	4,300,582,000	16,137,000	0.35	4	2
35	Great American FSA, San Diego, Calif. •	3,684,346,000	6,682,556,000	15	-20	5,459,726,000	10,551,690,000	(47,303,000)§	(0.56)§	3	2
36	First Federal Savings & Loan Assn., Rochester, N.Y.	3,532,565,000	3,526,813,000	39	+ 3	5,408,417,000	5,642,034,000	2,015,000	0.04	4	2
37	Hudson City Savings Bank, Paramus, N.J.	3,492,721,000	3,131,611,000	49	+12	3,895,602,000	3,485,669,000	42,949,000	1.16	1	1
38	Citizens Federal Bank, FSB, Miami	3,465,671,000	3,090,093,000	52	+14	4,356,645,000	4,170,516,000	29,005,000	0.69	2	2
39	Guaranty Federal Savings Bank, Dallas	3,438,186,000	2,875,972,000	56	+17	3,877,006,000	3,652,633,000	10,738,000	0.31	2	2
40	Downey Savings & Loan Assn., Newport Beach, Calif.	3,388,564,000	3,384,020,000	42	+ 2	3,776,442,000	4,155,564,000	24,859,000	0.62	4	2
41	Capitol Federal Savings & Loan Assn., Topeka, Kan.	3,368,089,000	3,006,867,071	54	+13	3,756,410,000	3,470,077,344	45,470,000	1.26	3	2
42	Northeast Savings, FA, Hartford, Conn.	3,345,704,000	3,372,110,000	43	- 1	3,736,251,000	4,933,875,000	8,018,000	0.19	4	2
43	TCF Bank Savings, FSB, Minneapolis	3,241,673,000	3,318,750,000	45	- 2	4,038,665,000	4,241,118,000	8,551,000	0.21	2	2
44	Emigrant Savings Bank, New York	3,223,315,000	3,175,013,000	48	+ 4	3,504,602,000	3,511,985,000	28,733,000	0.82	2	1
45	First Federal Savings Bank, Cleveland	3,164,632,000	2,507,219,000	70	+25	3,650,701,000	3,043,336,000	32,851,000	0.99	2	2
46	Third Federal Savings & Loan Assn., Cleveland	3,145,674,000	2,703,107,000	65	+19	3,535,010,000	3,039,398,000	46,603,000	1.49	3	2
47	Kilgore Federal Savings & Loan Assn., Tex.	3,120,146,000	1,490,479,000	129	+82	3,406,689,000	1,672,890,000	19,179,000	0.80	4	2
48	St. Paul Federal Bank for Savings, Chicago	3,006,980,000	2,670,945,000	66	+18	3,634,143,000	3,427,996,000	24,984,000	0.70	2	2
49	Western Fed. Savings & Loan Assn., Marina Del Rey, Calif.	2,956,893,000	3,489,781,000	40	- 9	4,391,851,000	4,994,665,000	17,318,000	0.37	4	2
50	Carteret Savings Bank, FA, Morristown, N.J.	2,932,385,000	3,028,516,000	53	+ 3	5,335,759,000	5,576,023,000	(160,251,000)	(2.97)	4	2
51	Georgia Federal Bank, FSB, Atlanta	2,866,649,000	2,791,821,000	60	+ 9	4,537,094,000	4,670,860,000	34,000,000	0.73	2	2
52	Transohio Savings Bank, Cleveland	2,865,336,000	3,072,377,000	51	- 1	3,998,278,000	4,914,569,000	(121,838,000)	(2.58)	2	2
53	American Savings Bank, White Plains, N.Y.	2,850,473,000	3,119,697,000	50	- 3	3,205,276,000	4,011,637,000	(173,472,000)	(4.86)	2	1
54	First Financial Bank, FSB, Stevens Point, Wis.	2,848,241,000	2,794,543,000	59	+ 5	3,119,395,000	3,061,800,000	17,724,000	0.57	2	2
55	Rochester Community Savings Bank, N.Y.	2,844,361,000	2,263,555,000	79	+24	3,962,687,000	3,726,614,000	(30,937,000)	(0.72)	2	1
56	Columbia Savings, FSB/LA, Englewood, Colo.	2,837,164,000	3,529,036,000	38	-18	3,819,479,000	5,149,253,000	119,096,000	2.64	4	2
57	Astoria Federal Savings & Loan Assn., Lake Success, N.Y.	2,813,488,000	2,707,149,500	64	+ 7	3,291,976,000	3,378,220,448	(28,236,000)	(0.84)	3	2
58	Farm & Home Savings Assn., Nevada, Mo.	2,781,183,000	2,774,162,000	61	+ 3	3,623,555,000	3,442,490,000	19,172,000	0.54	4	2
59	First NH Bank, Concord	2,636,364,000	258,747,000			3,197,309,000	321,251,000	(42,449,000)	(2.18)	1	1
60	Centerbank, Waterbury, Conn.	2,492,201,000	1,109,279,000	180	-120	2,961,376,000	1,768,922,000	(7,225,000)	(0.29)	2	1
61	American Savings of Florida, FSB, Miami	2,462,243,000	3,257,011,000	46	-15	3,376,557,000	4,412,434,000	10,741,000	0.29	2	2
62	Sacramento Savings Bank, Calif.	2,455,374,000	2,301,567,000	76	+14	2,700,420,000	2,546,322,000	13,568,000	0.52	4	2
63	San Francisco Federal Savings & Loan Assn.	2,444,352,000	2,505,941,000	71	+ 8	3,310,727,000	3,353,921,000	14,886,000	0.44	4	2
64	Perpetual Savings Bank, FSB, McLean, Va.	2,440,638,000	3,571,550,000	37	-27	2,892,072,000	4,716,021,000	(152,368,000)	(3.96)	2	2
65	Citizens Savings Bank, Providence, R.I.	2,374,704,000	2,243,423,000	80	+15	2,837,156,000	2,812,145,000	12,388,000	0.45	2	1
66	Commercial Federal Bank, FSB, Omaha, Neb.	2,326,027,000	2,275,229,000	78	+12	4,663,607,000	5,464,916,000	55,188,000	1.08	2	2
67	Greater New York Savings Bank, New York	2,322,934,000	2,292,459,000	77	+10	2,847,742,000	3,052,495,000	(57,949,000)	(1.95)	2	1
68	Fortune Bank, SB, Clearwater, Fla.	2,319,385,000	2,237,048,000	81	+13	2,714,603,000	3,014,541,000	(5,879,000)	(0.20)	4	2
69	Society for Savings, Hartford, Conn.	2,300,001,000	2,730,709,000	63	- 6	2,999,052,000	3,836,219,000	(63,976,000)	(1.86)	2	1
70	Lincoln Savings Bank, FSB, New York	2,269,071,000	2,328,383,000	75	- 5	2,550,174,000	2,686,062,000	(37,668,000)	(1.43)	2	1
71	Coral Gables Federal Savings & Loan Assn., Fla.	2,229,530,813	2,160,551,699	86	+15	2,498,140,482	2,450,827,056	11,668,000	0.46—	3	2
72	Guardian Savings & Loan Assn., Houston	2,220,425,000	1,971,985,000	94	+22	3,215,777,000	3,692,065,000	23,201,000	0.65	4	2
73	Home Federal Savings Assn. of Kansas City, Mo. •	2,218,928,000	2,605,105,000	67	- 6	2,253,960,000	2,944,195,000	(193,553,000)	(7.46)	3	2
74	Franklin Savings Assn., Ottawa, Kan. •	2,161,186,000	2,845,211,000	58	-16	4,483,526,000	6,146,085,000	(20,435,000)	(0.37)	4	2
75	Albany Savings Bank, FSB, N.Y.	2,140,074,000	1,850,420,000	101	+26	2,425,685,000	2,113,861,000	10,761,000	0.47	1	2
76	Amwest Savings Assn., Bryan, Tex.	2,132,314,000	2,341,141,000	74	- 2	2,764,971,000	3,481,616,000	905,000	0.03	4	2
77	Cragin Federal Bank for Savings, Chicago	2,120,639,000	1,938,961,000	96	+19	2,634,556,000	2,458,968,000	25,490,000	0.98	4	2
78	HonFed Bank, FSB, Honolulu	2,110,598,000	1,990,757,000	92	+14	2,815,319,000	2,898,433,000	32,576,000	1.12	2	2
79	Collective Federal Savings Bank, Egg Harbor City, N.J.	2,105,965,000	1,860,633,000	99	+20	2,507,306,000	2,504,248,000	25,643,000	1.02	2	2
80	Bank Western, FSB, Denver	2,104,243,000	2,226,284,000	84	+ 4	2,555,160,000	2,742,479,000	8,174,000	0.31	2	2
81	First Gibraltar Bank, FSB, San Antonio, Tex.	2,053,572,000	2,071,190,000	90§	- 9	2,266,131,000	2,288,622,000	36,568,000	1.61	2	2
82	Decatur Federal Savings & Loan Assn., Ga.	2,029,717,000	1,810,120,000	102	+20	2,546,278,000	2,524,118,000	4,803,000	0.18	4	2
83	River Bank America, New York	2,000,531,000	2,037,225,000	91	+ 8	2,542,693,000	2,842,392,000	(70,252,000)	(2.59)	2	1
84	Dollar Bank, FSB, Pittsburgh	1,973,748,000	2,045,279,000	90	+ 6	2,260,904,000	2,391,370,000	6,928,000§	0.30§	4	2
85	AmeriFirst Federal Savings Bank, Miami •	1,973,561,000	2,848,404,000	57	-28	2,351,799,000	3,431,879,000	(62,116,000)	(2.18)	1	2
86	FarWest Savings & Loan Assn., FA, Irvine, Calif. •	1,961,058,000	2,983,775,000	55	-31	1,674,626,000	3,714,988,000	(224,811,000)	(8.71)	3	2
87	Champion Federal Savings & Loan Assn., Bloomington, Ill.	1,957,050,000	1,968,437,000	95	+ 8	2,137,114,000	2,440,005,000	9,023,000	0.39	3	2
88	Security Bank, SSB, Milwaukee, Wis.	1,857,483,000	1,771,116,000	105	+17	2,198,793,000	2,126,763,000	17,389,000	0.80	3	2
89	Citibank, FSB, Miami	1,854,312,000	1,301,925,000	104	+15	2,686,415,000	2,382,244,000	(9,595,000)	(0.37)	2	2
90	Old Stone Bank, FSB, Providence, R.I.	1,849,468,000	2,149,450,000	88	- 2	2,200,952,000	2,747,543,000	(135,512,000)	(5.48)	2	2
91	Great Lakes Bancorp, FSB, Ann Arbor, Mich.	1,848,355,000	1,987,432,000	93	+ 2	2,886,004,000	3,391,573,000	1,444,000	0.05	4	2
92	Western Financial Savings Bank, Irvine, Calif.	1,814,938,000	1,756,780,000	106	+14	2,670,977,000	2,977,242,000	18,957,000	0.67	4	2
93	Peoples Heritage Savings Bank, Portland, Me.	1,768,375,000	1,892,870,300	98	+ 5	2,107,697,000	2,341,315,000	(20,514,000)	(0.92)	2	1
94	Bell Federal Savings & Loan Assn., Chicago	1,760,200,000	1,698,448,000	109	+15	2,012,067,000	1,867,469,000	14,324,000	0.75	4	2
95	First Federal Bank of California, Santa Monica	1,753,369,000	1,740,651,000	108	+13	3,295,714,000	3,049,320,000	28,475,000	0.90	2	2
96	Washington Federal Savings & Loan Assn., Seattle	1,746,877,000	1,554,830,000	122	+26	2,948,306,000	2,653,181,000	73,794,000	2.69	4	2
97	Eureka Bank, FSB, Foster City, Calif.	1,741,878,000	1,496,545,000	127	+30	2,084,636,000	1,837,579,000	22,766,000	1.18	2	2
98	Primerit Bank, FSB, Las Vegas, Nev.	1,733,610,000	1,671,399,000	113	+15	2,357,677,000	2,713,711,000	(28,400,000)	(1.15)	2	2
99	Boston Five Cents Savings Bank FSB	1,712,489,000	1,852,952,000	100	+ 1	1,903,371,000	2,234,953,000	(17,075,000)	(0.83)	2	1
100	Valley Federal S & L Assn., Van Nuys, Calif.	1,696,655,000	1,913,974,000	97	- 3	2,230,808,000	2,698,361,000	9,347,000	0.38	4	2

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker, data from the Office of Thrift Supervision and the Federal Deposit Insurance Corp. were used. These data were extracted by *American Banker* from *BankSource and TAFS*, two data bases of the federal regulatory data bases provided by **W.C. Ferguson & Co.**, Irving, Tex. **(a)**— Combined regulatory data for Long Island Savings Bank, FSB, Melville, and its division in Center each, N.Y. **(b)**— The 1990 data were consolidated GAAP data. The 1991 data are combined regulatory data for the thrift and its subsidiary, Crossland Savings, FSB, Salt Lake City, Utah. **(c)**— The current deposit and asset data are consolidated to include thrift subsidiaries. **(d)**— All data are consolidated, including income and return on assets. **(§)**— Rank bank would have had, if it had been included in the survey. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Net income** is income after taxes but before extraordinary items. **R.O.A.A.** is the return on average assets for 1991 using net income before extraordinary items. **(†)**— Unless otherwise noted, all net income and profitability data come from the federal regulatory reports and were generated by *American Banker* using the data products provided by **W.C. Ferguson & Co. Charter Types:** 1-Mutual Savings Bank. 2-Stock Savings Bank. 3-Mutual Savings & Loan Association. 4-Stock Savings & Loan Association. **Insurance Types:** 1 BIF insured. 2 SAIF insured. **(•)** In RTC conservatorship program at yearend 1991. **(§)**— Corrected since publication on May 14, 1992.

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Top 300 U.S. Thrift Institutions in Deposits

In order of deposits on December 31, 1991, compared with December 31, 1990

Rank 12/31/91		Deposits 12/31/91	Deposits 12/31/90	Rank 1990	Rank Change	Assets 12/31/91	Assets 12/31/90	Net Income† 1991	R.O.A.A.† 1991 (%)	Chart Type	Inner Type
101	Southern California Federal S&L Assn., Beverly Hills	1,691,836,000	1,663,420,000	114	+13	2,260,116,000	2,395,272,000	13,125,000	0.56	4	2
102	Secor Bank, FSB, Birmingham, Ala.	1,658,737,000	1,622,417,000	115	+13	2,063,621,000	2,371,059,000	4,838,000	0.22	4	2
103	Leader Federal Bank for Savings, Memphis, Tenn.	1,617,572,000	1,683,751,000	111	+ 8	1,934,183,000	2,080,010,000	4,240,000	0.21	1	2
104	American Savings Bank, FSB, Honolulu	1,617,331,111	1,512,736,000	125	+21	2,180,350,000	2,031,272,000	14,991,000	0.72	2	2
105	Loyola Federal Savings & Loan Assn., Baltimore	1,614,880,000	1,564,020,000	121	+16	1,968,220,000	2,075,251,000	10,332,000	0.50	4	2
106	First Savings Bank, FSB, Greenville, S.C.	1,594,800,000	1,677,241,000	112	- 6	2,031,197,000	2,210,687,000	8,488,000	0.40	2	2
107	Peoples Westchester Savings Bank, Hawthorne, N.Y.	1,578,210,000	1,417,626,000	135	+28	1,814,575,000	1,658,946,000	4,626,000	0.27	2	1
108	Bay View Federal Bank, FSB, San Mateo, Calif.	1,565,890,000	1,693,777,000	110	+ 2	2,717,919,000	2,848,646,000	8,818,000	0.31	2	2
109	Homestead Savings, FS&LA, Millbrae, Calif.	1,564,887,000	2,180,428,000	85	-24	1,844,387,000	2,367,258,000	(52,025,000)	(2.51)	4	2
110	East New York Savings Bank, New York	1,554,087,000	1,478,119,000	132	+22	1,774,700,000	2,028,190,000	14,828,000	0.79	2	1
111	Provident Savings Bank, Jersey City, N.J.	1,552,466,000	1,377,775,000	141	+30	1,667,755,000	1,487,598,000	3,234,000	0.21	1	1
112	First Constitution Bank, New Haven, Conn.	1,549,967,000	1,606,121,000	117	- 5	2,073,972,000	2,106,860,000	(53,172,000)	(2.65)	2	1
113	New Haven Savings Bank, Conn.	1,536,469,000	1,370,702,000	142	+29	1,760,356,000	1,769,406,000	5,051,000	0.29	1	1
114	New Dartmouth Bank, Hooksett, N.H.	1,533,800,000				1,632,878,000		5,219,000	1.18	1	1
115	New Bedford Institution for Savings, Mass.	1,521,084,000	1,022,730,000	191	+76	1,740,022,000	1,228,722,000	13,472,000	0.92	2	1
116	Oak Tree Federal Savings Bank, New Orleans, La. ●	1,499,524,000	2,233,689,000	82	-34	2,098,050,000	2,272,209,000	(193,351,000)§	(36.83)§	1	2
117	Independence Savings Bank, Brooklyn, New York	1,492,576,000	1,395,918,276	138	+21	1,645,251,000	1,549,781,483	14,338,000	0.90	1	1
118	Flagler Federal Savings & Loan Assn., Miami	1,488,065,000	1,399,905,000	137	+19	1,601,277,000	1,533,705,000	(10,187,000)	(0.64)	3	2
119	North Side Savings Bank, Bronx, New York	1,485,999,000	1,177,819,000	168	+49	1,619,682,000	1,302,211,000	4,308,000	0.31	2	1
120	Pelican Homestead & Savings Assn., Metairie, La.	1,483,718,000	1,577,930,000	120		1,284,313,000	1,477,236,000	(26,995,000)	(1.94)	3	2
121	Ohio Savings Bank, Cleveland	1,479,425,067	1,408,558,464	136	+15	1,708,650,395	1,577,364,473	10,380,000	0.63	2	2
122	American Federal Bank, FSB, Dallas	1,468,854,000	1,754,498,000	107	-15	1,675,856,000	2,592,866,000	4,538,000	0.24	2	2
123	Union Federal Bank, FSB, Brea, Calif.	1,412,108,000	1,808,567,000	103	-20	1,813,155,000	2,387,058,000	(71,610,000)	(3.35)	2	2
124	South Boston Savings Bank, Boston	1,409,271,000	1,190,451,000	167	+43	1,959,007,000	1,500,798,000	18,470,000	1.10	2	1
125	Pomona First Fed. Savings & Loan Assn., Calif.	1,396,058,000	1,278,081,000	151	+26	1,521,515,000	1,389,445,000	11,591,000	0.79	3	2
126	Investors Savings Bank, Millburn, N.J.	1,394,052,020	1,297,945,000	146	+22	1,761,335,797	1,669,508,000	12,845,000	0.73	3	2
127	Roosevelt Bank, FSB, Chesterfield, Mo.	1,359,268,000	1,337,996,000	146	+19	2,115,113,000	2,370,963,000	(7,826,000)	(0.36)	2	2
128	Gateway Bank, Norwalk, Conn.	1,349,702,000	883,954,000	232	+104	1,494,075,000	1,253,436,000	(16,266,000)	(1.39)	2	1
129	Fidelity New York, FSB, Floral Park, N.Y.	1,347,398,000	1,273,927,000	153	+24	1,922,647,000	1,913,575,000	3,604,000	0.19	1	2
130	Bluebonnet Savings Bank, FSB, Dallas	1,346,626,000	1,597,187,000	118	-12	3,174,523,000	3,215,955,000	42,013,000	1.32	2	2
131	Jamaica Savings Bank, FSB, Lynbrook, N.Y.	1,333,068,703	1,296,795,462	150	+19	1,638,458,924	1,589,099,663	12,719,000	0.79	2	1
132	State Savings Bank, Columbus, Ohio	1,328,923,000	1,326,215,000	147	+15	1,499,226,000	1,573,005,000	11,123,000	0.73	4	2
133	OnBank, Syracuse, N.Y.	1,323,747,000	1,206,460,000	165	+32	2,337,447,000	1,943,103,000	18,569,000	0.93	2	1
134	Ridgewood Savings Bank, Queens, New York	1,320,477,000	1,074,173,000	184	+50	1,485,782,000	1,212,097,000	10,502,000	0.81	1	1
135	Citizens Federal Bank, FSB, Dayton, Ohio	1,320,213,000	1,610,083,000	116	-19	1,674,273,000	1,943,440,000	(34,325,000)	(1.98)	1	2
136	First Federal Savings Bank, Santurce, P.R.	1,310,672,000	1,251,319,620	154	+18	1,809,360,000	1,818,985,984	11,454,000	0.63	2	2
137	Bankers Savings, Perth Amboy, N.J.	1,310,352,000	1,146,999,000	172	+35	1,489,522,000	1,305,752,000	14,179,000	1.03	2	1
138	Standard Federal Bank for Savings, Chicago	1,310,150,000	1,220,322,000	160	+22	1,418,515,000	1,311,261,000	8,005,000	0.59	1	2
139	Columbia First Bank, FSB, Arlington, Va.	1,304,513,000	1,353,948,000	144	- 5	2,178,608,000	2,106,269,000	2,303,000	0.11	4	2
140	Investors Savings Bank, FSB, Richmond●	1,301,605,000	1,546,288,000	123	-17	1,884,879,000	2,089,015,000	(17,774,000)§	(0.88)§	1	2
141	Germantown Savings Bank, Bala Cynwyd, Pa.	1,298,293,000	1,297,461,000	149	+ 8	1,412,331,000	1,401,194,000	8,345,000	0.82	2	1
142	Roosevelt Savings Bank, Garden City, N.Y.	1,288,753,000	1,231,449,000	156	+16	1,510,978,000	1,409,891,000	8,538,000	0.59	1	1
143	BankAtlantic, FSB, Fort Lauderdale, Fla.	1,279,649,000	1,477,538,000	133	-10	1,455,260,000	1,906,847,000	(9,221,000)	(0.57)	2	2
144	Worcester County Institution for Savings, Worcester, Mass.	1,276,646,000	1,147,439,951	171	+27	1,414,247,000	1,286,407,077	5,328,000	0.42	2	1
145	Sovereign Bank, FSB, Wyomissing, Pa.	1,261,045,000	805,299,000	261	+116	1,656,131,000	1,195,414,000	7,632,000	0.58	2	2
146	Second National Federal Savings Bank, Salisbury, Md.	1,250,084,000	1,213,698,000	162	+16	1,676,125,000	1,758,682,000	(26,950,000)	(1.56)	2	2
147	First Heights Bank, FSB, Houston	1,244,490,000	1,176,672,000	169	+22	1,644,998,000	1,801,298,000	10,336,000	0.61	2	2
148	Beneficial Savings Bank, Philadelphia	1,240,160,000	1,237,431,000	155	+ 7	1,317,590,000	1,315,682,000	7,927,000	0.61	1	1
149	Mid America Fed. Savings Bank, Clarendon Hills, Ill.	1,231,566,000	1,207,509,000	164	+15	1,464,155,000	1,475,856,000	7,763,000	0.53	2	2
150	BancFlorida, FSB, Naples	1,202,746,000	1,276,175,000	152	- 2	1,463,083,000	1,684,855,000	(8,820,000)	(0.58)	2	2
151	Anchor Savings & Loan Assn., Madison, Wis.	1,158,240,000	1,138,186,000	174	+23	1,270,105,000	1,291,137,000	3,436,000	0.27	3	2
152	Local Federal Bank, FSB, Oklahoma City (c)	1,131,932,000	800,334,000	262	+110	1,848,945,000	1,013,342,000	17,129,000	1.50	2	2
153	Columbia Banking Federal S&L Assn., Rochester, N.Y.	1,116,957,000	1,210,299,000	163	-10	1,467,438,000	1,642,420,000	(32,004,000)	(2.03)	3	2
154	Great Financial Federal S & L Assn., Louisville, Ky.	1,116,581,000	988,996,000	202	+48	1,390,108,000	1,157,134,000	9,712,000	0.79	3	2
155	Landmark Savings Assn., Pittsburgh	1,086,063,000	1,114,497,000	178	+23	1,415,179,000	1,466,667,000	5,125,000	0.35	4	2
156	Santander Federal Savings Bank, Bayamon, P.R.	1,077,065,000	1,021,840,000	193	+37	1,189,267,000	1,216,707,000	13,000,000	1.11	2	2
157	Mutual Savings Bank of Wisconsin, SA, Milwaukee	1,065,855,000	1,038,467,000	186	+29	1,190,365,000	1,171,183,000	8,104,000	0.68	1	2
158	Staten Island Savings Bank, New York	1,065,685,000	965,499,000	210	+52	1,154,366,000	1,039,612,000	7,641,000	0.70	1	1
159	Far West Federal Savings Bank, Portland, Ore. ●	1,055,314,000	1,344,188,000	145	-14	1,364,727,000	2,747,106,000	(55,526,000)§	(2.88)§	1	2
160	First Federal Savings & Loan Assn., Lincoln, Neb.	1,041,507,000	1,082,619,000	183	+23	1,180,827,000	1,225,832,000	4,452,000	0.38	3	2
161	Newworld Bank, Boston	1,038,859,000	1,219,941,000	161		1,121,595,000	1,312,040,000	(5,921,000)	(0.49)	2	1
162	Columbia Savings Bank, SLA, Fair Lawn, N.J.	1,036,580,000	1,022,611,000	192	+30	1,180,062,000	1,211,684,000	(4,971,000)	(0.41)	3	2
163	Chase Federal Bank, FSB, Miami	1,024,857,000	1,136,514,000	175	-12	1,189,956,000	1,328,911,000	(15,682,000)	(1.27)	1	2
164	Goldome Federal Savings Bank, St. Petersburg, Fla.●	1,024,638,000	1,221,093,000†			872,606,000	1,495,905,000	(51,440,000)§	(6.13)§	1	2
165	USAA Federal Savings Bank, San Antonio, Tex.	1,019,516,000	826,065,000	251	+86	3,333,521,000	2,646,269,000	46,018,000	1.70	2	2
166	United Postal Savings Assn., St. Louis, Mo.	1,009,079,000	1,037,340,000	187	+21	1,223,259,000	1,291,482,000	(25,282,000)	(1.95)	3	2
167	Columbia Federal Savings Bank, Queens, New York	1,004,966,000	1,122,282,000	177	+10	1,233,461,000	1,366,041,000	(3,101,000)	(0.24)	1	2
168	Financial Fed. Trust & Savings Bank, Olympia Fields, Ill.	999,789,000	859,013,189	241	+73	1,070,372,000	924,272,911	6,829,000	0.67	3	2
169	Beverly Hills Business Bank, Laguna Hills, Calif.	990,086,000	1,233,404,405	156	-13	1,208,072,000	1,407,991,984	9,258,000	0.72	2	2
170	Union Federal Savings Bank, Indianapolis	989,756,000	887,374,000	226	+56	1,422,792,000	1,218,944,000	23,173,000	1.85	2	2
171	D&N Bank, FSB, Hancock, Mich.	987,121,000	1,109,675,000	179	- 8	1,524,762,000	1,873,896,000	4,350,000	0.26	2	2
172	Heritage Bank for Savings, Holyoke, Mass.	985,069,000	1,123,177,000	176	- 4	1,362,328,000	1,520,646,000	(26,392,000)	(1.87)	2	1
173	Standard Federal Savings Bank, Gaithersburg, Md.	983,301,000	927,871,000	218	+45	1,832,212,000	1,795,859,000	10,048,000	0.55	2	2
174	American Savings Bank, New Britain, Conn.	976,333,000	841,380,182	246	+72	1,110,774,000	990,597,821	15,068,000	1.49	1	1
175	First Federal Savings & Loan Assn., Fort Myers, Fla.	975,026,000	859,664,000	240	+65	1,074,010,000	951,700,000	8,060,000	0.79	4	2
176	Roslyn Savings Bank, N.Y.	969,726,000	856,464,000	243	+67	1,148,237,000	1,007,029,000	10,891,000	1.01	1	1
177	Harris Savings Bank, Harrisburg, Pa.	968,805,000	875,669,000	234	+57	1,060,765,000	982,139,000	7,959,000	1.52	1	2
178	Northwest Savings Bank, Warren, Pa.	965,937,441	885,780,000	229	+51	1,064,711,317	983,679,000	7,290,000	0.71	3	2
179	Springfield Institution for Savings, Mass.	951,504,000	964,611,000	208	+29	1,046,169,000	1,070,115,000	(8,475,000)	(0.79)	1	1
180	Cumberland Federal Savings Bank, Louisville, Ky.	949,238,000	973,215,000	205	+25	1,149,535,000	1,375,299,000	6,363,000	0.50	2	2
181	American Charter Federal S & L Assn., Lincoln, Neb.	942,681,000	990,289,000	209	+28	1,103,719,000	1,212,798,000	3,280,000	0.28	3	2
182	Hollywood Federal Savings Bank, Fla.●	940,548,000	1,367,409,000	143	-39	773,031,000	1,525,465,000	17,575,000	1.64	1	2
183	Home Savings Bank, FSB, Hollywood, Fla.	940,397,000	864,903,751	237	+54	1,033,140,000	942,765,877	14,065,000	1.43	1	2
184	Security Savings Bank, SLA, Vineland, N.J.	938,771,000	992,519,000	197	+13	1,327,196,000	1,389,321,000	975,000	0.07	4	2
185	Southold Savings Bank, N.Y.	937,969,000	546,375,000			1,040,449,000	801,861,000	11,108,000	1.18	2	1
186	First Indiana Bank, FSB, Indianapolis	924,640,000	920,245,000	220	+34	1,172,041,000	1,146,251,000	8,784,000	0.76	2	2
187	Coast Bank, FSB, Sarasota, Fla.	922,717,000	890,683,000	225	+38	1,096,015,000	1,135,767,000	6,418,000	0.56	2	2
188	Provident Institution for Savings, Boston	914,792,000	1,023,949,000	190	+ 2	1,272,004,000	1,450,356,000	(16,047,000)	(1.20)	2	1
189	Bayside Federal Savings Bank, Jericho, N.Y.	907,580,000	661,026,000	315	+126	1,003,197,000	767,327,000	6,035,000	0.68	2	2
190	Stockton Savings Bank, FSB, Calif.	907,205,000	883,950,000	233	+43	1,056,288,000	1,034,714,000	7,483,000	0.73	2	2
191	University Savings Bank, Seattle	906,409,000	813,955,000	256	+65	1,016,450,000	953,044,000	12,245,000	1.24	2	1
192	Ameribanc Savings Bank, FSB, Annandale, Va.	905,737,000	965,303,000	207	-15	1,178,606,000	1,211,997,000	(2,521,000)	(0.21)	2	2
193	Security First Fed. S & L Assn., Daytona Beach, Fla.	905,015,000	917,827,000	221	+28	1,035,496,000	1,051,917,000	(2,001,000)	(0.19)	3	2
194	Hawthorne Savings & Loan Assn., Calif.	901,467,663	970,538,321	206	+12	1,035,477,315	1,095,359,806	8,457,000	0.79	4	2
195	East West Federal Bank, FSB, Los Angeles	899,967,000	534,973,000			1,023,404,000	606,358,000	5,741,000	0.72	1	2
196	Trustbank Federal Savings Bank, McLean, Va.●	896,608,000	1,500,065,000	126	-70	1,010,069,000	1,823,394,000	(82,905,000)	(5.76)	1	2
197	Home Federal Bank, FSB, Knoxville	894,509,000	824,947,000	253	+56	994,963,000	907,932,000	8,151,000	0.86	1	2
198	United Savings Bank, FSB, San Francisco	891,980,000	883,968,000	231	+33	1,166,927,000	1,155,419,000	8,169,000	0.70	2	2
199	Eastern Bank, Lynn, Mass.	891,809,000	934,500,000	215	+16	1,005,603,000	1,025,000,000	259,000	0.03	1	1
200	Firstrust Savings Bank, Philadelphia	884,316,000	909,265,000	222	+22	1,143,666,000	1,158,433,000	13,697,000	1.19	2	1

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Top 300 U.S. Thrift Institutions in Deposits

In order of deposits on December 31, 1991, compared with December 31, 1990

Rank 12/31/91		Deposits 12/31/91	Deposits 12/31/90	Rank 1990	Rank Change	Assets 12/31/91	Assets 12/31/90	Net Income† 1991	R.O.A.A.† 1991 (%)	Chart Type	Owner Type
201	Pacific Southwest Bank, FSB, Corpus Christi, Tex.	879,568,000	884,656,000	230	+29	964,668,000	1,024,128,000	4,820,000	0.48	2	2
202	Ponce Federal Bank, FSB, P.R.	873,601,864	989,568,384	201	-1	1,081,634,660	1,284,697,430	(8,210,000)	(0.68)	2	2
203	New England Savings Bank, New London, Conn.	870,871,000	955,369,000	211	+8	1,165,189,000	1,242,905,000	(35,828,000)	(2.98)	2	1
204	Commonwealth Federal Savings Bank, Norristown, Pa.	867,863,000	857,862,000	242	+38	1,187,894,000	1,118,465,000	8,939,000	0.77	1	2
205	Altus Federal Savings Bank, Mobile, Ala.*	866,038,000	1,140,768,000	173	-32	1,058,144,000	2,049,484,000	(21,911,000)§	(1.45)§	1	2
206	Magnolia Federal Bank for Savings, Hattiesburg, Miss.	861,285,000	721,649,000	283	+77	945,386,000	911,431,000	7,068,000	0.73	2	2
207	Superior Bank, FSB, Oakbrook, Ill.	857,964,000	886,520,000	228	+21	1,153,717,000	1,194,677,000	(1,887,000)	(0.16)	2	2
208	Century Federal Savings & Loan Assn., Pasadena, Calif.	849,545,000	836,502,000	248	+40	1,098,407,000	1,035,794,000	4,906,000	0.48	4	2
209	Peoples Savings Bank, Worcester, Mass.	849,526,000	815,875,000	254	+45	929,299,000	891,301,000	6,368,000	0.69	2	1
210	Home Savings & Loan Co., Youngstown, Ohio	848,180,411	806,372,000	260	+50	931,368,821	883,741,000	4,822,000	0.53	3	2
211	Financial Fed. Savings & Loan Assn., Miami Lakes, Fla.	846,836,000	1,027,511,000	189	-22	926,292,000	1,311,151,000	(1,526,000)	(0.14)	3	2
212	Cambridge Savings Bank, Mass.	844,660,000	441,310,000			907,743,000	502,326,000	2,198,000	0.34	1	1
213	Crestmont Financial Corp., Edison, N.J.	843,961,000	835,876,000	249	+36	1,187,175,000	1,481,897,000	540,000	0.04	4	2
214	First Federal Savings Bank, Lakewood, Colo.	837,405,000	760,441,000	272	+58	947,431,000	879,524,000	6,583,000	0.72	1	2
215	Binghamton Savings Bank, N.Y.	835,769,000	810,486,000	258	+43	1,011,687,000	966,423,000	8,036,000	0.82	2	1
216	American Federal Bank, FSB, Greenville, S.C.	833,402,000	855,954,000	244	+28	1,102,614,000	1,129,901,000	7,883,000	0.72	2	2
217	Parkvale Savings Bank, PaSA, Monroeville, Pa.	832,407,000	655,488,000	318	+101	921,785,000	749,301,000	3,847,000	0.49	4	2
218	Franklin Federal Bancorp, FSB, Austin, Tex.	815,863,000	866,261,000	236	+18	1,734,054,000	1,855,178,000	11,082,000	0.62	2	2
219	Northwestern Savings & Loan Assn., Chicago	815,476,000	814,828,000	255	+36	1,354,368,000	1,379,175,000	22,738,000	1.73	4	2
220	Liberty Bank, Middletown, Conn.	809,123,000	784,419,000	265	+45	938,006,000	926,358,000	4,701,000	0.51	1	1
221	Queens County Savings Bank, Queens, New York	804,628,000	764,292,018	271	+50	969,857,000	858,975,116	6,471,000	0.74	3	2
222	Heritage Federal Savings Bank, Taylor, Mich.	784,026,000	759,717,000	273	+51	922,586,000	896,804,000	4,765,000	0.52	4	2
223	Spencer Savings Bank, SLA, Garfield, N.J.	782,252,000	765,233,000	269	+46	865,892,000	842,690,000	(3,899,000)	(0.47)	3	2
224	SouthTrust Bank, FSB, Atlanta	774,847,000	202,117,000			829,972,000	225,233,000	(1,832,000)	(0.40)	2	2
225	Wilmington Savings Fund Society, FSB, Del.	772,032,000	1,008,949,000	195	-30	971,742,000	1,346,796,000	11,316,000	0.93	2	1
226	Diamond Savings & Loan Co., Findlay, Ohio	762,917,000	784,304,000	266	+40	882,291,000	905,292,000	6,772,000	0.74	4	2
227	Fidelity Federal Bank, FSB, Nashville, Tenn.	761,449,000	791,898,000	264	+37	904,818,000	1,022,584,000	(96,000)	(0.01)	2	2
228	AmeriFed Federal Savings Bank, Joliet, Ill.	757,749,000	690,140,000	296	+68	860,508,000	783,456,000	4,233,000	0.50	2	2
229	Heartland Fed. Savings & Loan Assn., Ponca City, Okla.	757,291,000	751,933,000	276	+47	856,274,000	861,735,000	16,423,000	1.91	3	2
230	Middlesex Savings Bank, Natick, Mass.	756,929,000	619,815,000	329	+99	817,389,000	673,818,000	4,846,000	0.66	1	1
231	York Federal Savings & Loan Assn., Pa.	752,933,000	701,725,000	291	+60	829,535,000	832,021,000	6,505,000	0.77	4	2
232	Redlands Federal Bank, FSB, Calif.	749,813,000	742,976,000	280	+48	848,997,000	820,877,000	4,060,000	0.48	3	2
233	First Home Federal Savings & Loan Assn., Greensboro, N.C.	746,299,000	862,794,000	239	-6	844,951,000	1,058,877,000	(8,552,000)	(0.86)	4	2
234	Continental Federal Savings Bank, Fairfax, Va.	745,566,000	748,758,000	277	+43	1,000,662,000	1,080,491,000	(11,109,000)	(1.06)	2	2
235	Home Federal Bank, FSB, Johnson City, Tenn.	741,739,000	663,782,000	311	+76	865,145,000	778,185,000	10,034,000	1.22	4	2
236	Franklin First Federal Savings Bank, Wilkes-Barre, Pa.	734,879,000	664,964,000	307	+71	1,068,963,000	856,905,000	13,684,000	1.43	2	2
237	First Federal Bank, FSB, Waterbury, Conn.	729,335,000	534,410,000			875,036,000	692,826,000	2,956,000	0.38	2	2
238	Ocean Federal Savings Bank, Brick Town, N.J.	726,991,000	641,274,000	323	+85	789,159,000	695,276,000	5,588,000	0.75	3	2
239	First Federal S&L Assn., Charleston, S.C.	725,830,000	638,125,000	325	+86	982,141,000	941,615,000	6,881,000	0.71	4	2
240	Mid State Federal Savings Bank, Ocala, Fla.	724,764,000	825,475,000	252	+12	818,669,000	953,448,000	1,835,000	0.21	2	2
241	Berkeley Federal Savings Bank, Millburn, N.J.	717,043,000	727,030,000	282	+41	785,691,000	841,739,000	1,094,000	0.13	1	2
242	First Federal S & L Assn., West Palm Beach, Fla.	714,437,000	698,767,000	293	+51	796,643,000	781,643,000	4,215,000	0.54	3	2
243	North Shore Bank, FSB, Brookfield, Wis.	713,992,000	678,484,000	302	+59	788,102,000	747,074,000	3,523,000	0.46	1	2
244	Long Beach Bank, FSB, Orange, Calif.	712,305,000	710,277,000	287	+43	797,707,000	794,939,000	11,245,000	1.42	2	2
245	Shadowlawn Savings Bank, SLA, Long Branch, N.J.	706,223,000	608,512,000			783,641,000	660,251,000	764,000	0.10	4	2
246	First Savings Bank, LaCrosse-Madison, LaCrosse, Wis.	696,877,000	662,492,000	314	+68	844,316,000	785,881,000	7,939,000	0.98	2	2
247	First Federal Savings & Loan Assn., Honolulu, Hawaii	694,818,000	686,413,698	298	+51	859,716,000	807,807,945	15,369,000	1.77	4	2
248	Harmonia Savings Bank, Elizabeth, N.J.	689,934,000	614,230,000	333	+85	763,365,000	685,859,000	2,328,000	0.32	2	1
249	First Western Bank, FSB, Las Vegas, Nev.	686,701,000	777,000,000	267	-18	762,064,000	1,161,156,000	(3,981,000)	(0.38)	2	2
250	Women's Federal Savings Bank, Cleveland	685,276,000	664,439,000	309	+59	782,251,000	759,248,000	6,197,000	0.81	4	2
251	South Carolina Federal Savings Bank, Columbia	684,366,000	679,465,000	301	+50	913,994,000	889,364,000	5,510,000	0.61	2	2
252	Main Line Federal Savings Bank, Villanova, Pa.	679,449,000	663,313,000	313	+61	997,848,000	840,909,000	3,626,000	0.38	1	2
253	Sterling Bank, Waltham, Mass.	670,423,000	343,438,000			897,565,000	568,553,000	811,000	0.27	2	1
254	United Federal Bank, FSB, Galesburg, Ill.	672,307,000	689,245,000	297	+43	880,829,000	877,804,000	6,741,000	0.79	2	2
255	Mechanics Savings Bank, Hartford, Conn.	671,566,000	670,974,000	306	+51	711,624,000	710,532,000	1,230,000	0.17	1	1
256	Raleigh Federal Savings Bank, N.C.	670,585,000	664,746,000	308	+52	776,044,000	780,005,000	3,181,000	0.41	2	2
257	MidFirst Bank, SSB, Oklahoma City	669,362,000	776,298,000	268	+11	1,095,797,000	943,690,378	7,900,000	0.78	2	2
258	Savings Bank of Utica, N.Y.	663,538,000	646,888,161	321	+63	729,344,000	705,980,273	2,267,000	0.35	1	1
259	First Savings Bank, SLA, Perth Amboy, N.J.	662,699,000	471,777,000			763,233,000	629,569,000	4,754,000	0.65	3	2
260	Citizens Savings Bank, Canton, Ohio	662,421,000	644,236,000	322	+62	727,766,000	698,245,000	6,384,000	0.90	4	2
261	Poughkeepsie Savings Bank, FSB, N.Y.	661,692,000	701,280,000	292	+31	1,143,369,000	1,352,969,000	(18,149,000)	(1.45)	2	2
262	Maryland Federal Savings & Loan Assn., Hyattsville	656,687,000	572,927,000	344	+82	795,123,000	742,765,000	5,351,000	0.69	4	2
263	Home Federal Savings Bank, Queens, New York	648,953,000	573,548,473	341	+78	1,051,222,000	1,071,093,515	3,950,000	0.35	2	2
264	Harbor Federal Savings & Loan Assn., Fort Pierce, Fla.	648,642,000	663,942,000	310	+46	731,590,000	776,890,000	5,559,000	0.73	3	2
265	First American Savings Bank, FSB, Canton, Ohio	644,832,000	618,695,000	331	+66	710,477,000	723,924,000	4,390,000	0.61	2	2
266	Home Unity Savings Bank, PaSA, Lafayette Hill, Pa.	644,819,000	674,916,000	303	+37	734,996,000	865,809,000	(19,294,000)	(2.47)	2	2
267	Superior Federal Bank, FSB, Fort Smith, Ark.	644,098,000	573,111,000	343	+76	700,090,000	742,005,000	5,786,000	0.82	1	2
268	Cimarron Federal Savings Assn., Muskogee, Okla.*	640,684,000	707,695,000	289	-21	662,879,000	782,657,000	4,005,000§	0.97§	1	2
269	County Bank, FSB, Santa Barbara, Calif.*	638,950,000	952,848,000	212	-57	709,874,000	1,171,387,000	(4,599,000)	(0.45)	1	2
270	First American Savings Bank, FSB, Greensboro, N.C.	636,261,000	627,302,000	327	-57	878,286,000	873,192,000	99,000	0.01	1	2
271	New MeraBank Texas, FSB, El Paso*	634,708,000	729,558,000			672,499,000	1,234,051,000	(7,515,000)§	(0.76)§	1	2
272	Pioneer Financial Co-op Bank, Malden, Mass.	634,661,000	399,808,000			681,796,000	448,335,000	621,000	0.12	1	1
273	Lockport Savings Bank, N.Y.	627,733,416	484,317,000			696,183,205	542,837,000	7,691,000	1.26	1	1
274	Republic Capital Bank, FSB, Milwaukee, Wis.	624,505,000	508,093,000			783,609,000	572,771,000	4,377,000	0.65	4	2
275	Virginia Federal Savings Bank, Richmond	624,441,000	716,875,000	284	+9	820,711,000	956,092,000	(6,255,000)	(0.68)	2	2
276	Coreast Federal Savings Bank, Richmond*	623,185,000	990,481,000	200	76	537,977,000	1,209,981,000	(33,286,000)	(4.20)	2	2
277	Republic Federal Savings & Loan Assn., Los Angeles	622,835,000	764,631,000	270	7	938,123,000	1,204,512,000	(37,333,000)	(3.46)	4	2
278	Savings Bank of Manchester, Conn.	619,847,000	581,376,000	338	+60	716,609,000	677,948,000	1,579,000	0.22	1	1
279	Compass Bank for Savings, New Bedford, Mass.	618,822,000	582,530,000	337	+58	677,514,000	637,792,000	1,432,000	0.22	1	1
280	Reliance Federal Savings Bank, Garden City, N.Y.	618,779,000	619,572,000	330	+50	679,220,000	691,605,000	(9,167,000)	(1.33)	1	2
281	Metropolitan Federal S & L Assn., FA, Nashville, Tenn.*	614,603,000	864,573,000	238	43	584,484,000	1,035,581,000	(29,898,000)§	(3.65)§	3	2
282	Columbia Savings Assn., FA, Emporia, Kan.	609,802,000	683,896,000	299	+17	764,609,000	819,559,000	2,881,000	0.36	4	2
283	Coastal Banc Savings Assn., Houston	608,642,000	552,167,000	350	+67	1,032,975,000	873,194,000	6,362,000	0.71	4	2
284	Pioneer Savings Bank, Lynnwood, Wash.	608,437,000	508,467,000			854,407,000	736,595,000	13,313,000	1.67	2	2
285	Charter Federal Savings Bank, Bristol, Va.	604,155,000	653,906,000	319	+34	818,632,000	874,494,000	316,000	0.04	4	2
286	Attleboro-Pawtucket Savings Bank, Pawtucket, R.I.	596,334,000	707,610,000	290	+4	664,676,000	800,139,000	(814,000)	(0.11)	1	1
287	First Bank, SB, Clayton, Mo.	595,590,000	659,164,000	316	+29	739,856,000	722,377,000	5,618,000	0.79	4	2
288	Midland Savings Bank, FSB, Des Moines, Iowa	591,121,000	589,042,000	335	+47	863,511,000	903,318,000	6,788,000	0.75	2	2
289	Inter-Boro Savings & Loan Assn., Cherry Hill, N.J.	590,179,000	559,742,000	348	+59	635,483,000	599,915,000	4,463,000	0.72	3	2
290	Community First Bank, FSB, Lansing, Mich.	589,076,000	446,406,000			676,564,000	509,858,000	4,000,000	0.73	2	2
291	Hamilton Federal Savings & Loan Assn., Brooklyn, New York	588,943,000	543,998,000			636,664,000	582,056,000	499,000	0.08	3	2
292	Washington Federal Savings Bank, Herndon, Va.	587,323,000	640,682,000	324	+32	886,218,000	1,073,325,000	(26,058,000)	(2.63)	2	2
293	Great Northwest Bank, SB, Bremerton, Wash.	586,049,000	531,703,000			708,940,000	665,751,000	4,338,000	0.82	2	2
294	Eastland Savings Bank, Woonsocket, R.I.	584,068,000	753,492,000	275	19	624,592,000	842,337,000	(24,516,000)	(3.40)	2	1
295	Family Mutual Savings Bank, Haverhill, Mass.	582,836,000	382,471,000			656,148,000	464,327,000	(1,207,000)	(0.12)	1	1
296	ITT Federal Bank, FSB, Irvine, Calif.	581,779,000	499,626,000			1,390,131,000	1,240,303,000	17,456,000	1.36	2	2
297	Bank of Vermont, Burlington	577,353,000	618,262,000	332	+35	635,534,000	683,492,000	(10,437,000)	(1.61)	2	1
298	Union Savings Bank, Patchogue, N.Y.	576,892,000	586,843,000	336	+38	606,573,000	630,456,000	(11,556,000)	(1.90)	1	1
299	InterWest Savings Bank, Oak Harbor, Wash.	574,890,000	528,526,000			688,701,000	586,358,000	5,489,000	0.87	2	2
300	Pawling Savings Bank, N.Y.	569,919,000	568,738,000	345	+45	620,651,000	619,580,000	(3,739,000)	(0.61)	2	1
	Totals for the top 300 ($ million)‡	$643,222	$687,360	-6.4%		$815,471	$918,437	($1,029.4)§	(0.14)§		
	Totals for all thrifts ($ million)#	$934,800	$1,047,200	-10.7%		$1,160,800	$1,342,200	($3,354)	(0.26)		

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker data from the Office of Thrift Supervision and the Federal Deposit Insurance Corp. were used. These data were extracted by *American Banker* from *BankSource and TAFS*, two data bases of the federal regulatory data bases provided by **W.C. Ferguson & Co.**, Irving, Tex. **Total deposits and savings accounts** include non-interest earning demand and NOW accounts, accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts, and accounts earning at or below regular rate in interest earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Net income** is income after taxes but before extraordinary items. **R.O.A.A.** is the return on average assets for 1991 using net income before extraordinary items. **(†)**— Unless otherwise noted, all net income and profitability data come from the federal regulatory reports and were generated by American Banker using the data products provided by **W.C. Ferguson & Co. Charter Types:** 1-Mutual Savings Bank; **2**-Stock Savings Bank; **3**-Mutual Savings & Loan Association; **4**-Stock Savings & Loan Association. **Insurance Types:** 1-BIF insured; 2-SAIF insured. **(*)** In RTC conservatorship program at yearend 1991. **(§)**— The 1990 totals are for the top 300 thrifts in 1990. **(#)**— Deposit and asset data are from the **Federal Deposit Insurance Corp.**, Washington, D.C. and the **Office of Thrift Supervision**, Washington, D.C. Income and profitability data are from **W.C. Ferguson & Co. (‡)**— Corrected since publication on May 14, 1992.

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THRIFTS AND MORTGAGES

Top 300 U.S. Thrift Institutions in Deposits

Listed geographically in order of deposits within state, with core capital or leverage capital ratios (dollar amounts in thousands)

Rank 1991		Deposits 12/31/91	Cap. Ratio 12/31/91
	ALABAMA		
102	Secor Bank, FSB, Birmingham	1,658,737	4.37
205	Altus Federal Savings Bank, Mobile+	866,038	7.99
	ARKANSAS		
267	Superior Federal Bank, FSB, Fort Smith	644,038	0.10
	CALIFORNIA		
1	Home Savings of America, FSB, Irvindale	39,514,551	5.11
2	Great Western Bank, FSB, Beverly Hills	30,164,710	4.97
3	World Savings & Loan Assn., Oakland	16,957,165	6.96
4	Glendale Federal Bank, FSB	15,220,823	3.80
5	California Federal Bank, FSB, Los Angeles	14,562,900	4.00
6	First Nationwide Bank, FSB, San Francisco	14,051,853	4.54
7	American Savings Bank, FA, Irvine	13,984,194	4.25
8	HomeFed Bank, FSB, San Diego	10,217,912	4.24
9	Citibank, FSB, San Francisco	9,654,210	11.50
11	Coast Federal Bank, Los Angeles	7,101,690	4.56
14	Household Bank, FSB, Newport Beach	6,542,913	4.24
28	Fidelity Federal Bank, FSB, Glendale	3,905,543	4.02
34	Sears Savings Bank, Glendale	3,684,635	4.59
35	Great American FSA, San Diego+	3,684,346	0.14
40	Downey Savings & Loan Assn., Newport Beach	3,388,564	6.27
49	Western Fed. Savings & Loan Assn., Marina Del Rey	2,956,893	4.18
62	Sacramento Savings Bank	2,455,374	5.70
63	San Francisco Federal Savings & Loan Assn.	2,444,352	4.97
86	FarWest Savings & Loan Assn., FA, Irvine+ (a)	1,961,058	24.11
92	Western Financial Savings Bank, Irvine	1,814,938	5.22
95	First Federal Bank of California, Santa Monica	1,753,369	5.70
97	EuroMoBank, FSB, Foster City	1,741,878	6.25
100	Valley Federal S & L Assn., Van Nuys (b)	1,696,655	0.13
101	Southern California Federal S&L Assn., Beverly Hills	1,691,836	2.55
108	Bay View Federal Bank, FSB, San Mateo	1,565,830	6.22
109	Homestead Savings, FS&LA, Millbrae	1,564,887	0.34
123	Union Federal Bank, FSB, Brea	1,412,108	2.86
125	Pomona First Fed. Savings & Loan Assn.	1,396,058	6.62
169	Beverly Hills Business Bank, Laguna Hills	990,086	9.42
190	Stockton Savings Bank, FSB	907,205	4.84
194	Hawthorne Savings & Loan Assn.	901,466	8.54
195	East West Federal Bank, FSB, Los Angeles	899,967	5.09
198	United Savings Bank, FSB, San Francisco	891,980	4.61
208	Century Federal Savings & Loan Assn., Pasadena	849,545	5.37
232	Eastlands Federal Bank, FSB	749,813	5.67
244	Long Beach Bank, FSB, Orange	712,305	3.96
269	County Bank, FSB, Santa Barbara+ (c)	638,950	0.59
277	Republic Federal Savings & Loan Assn., Los Angeles	622,835	6.91
296	ITT Federal Bank, FSB, Irvine	581,779	5.72
	COLORADO		
56	Columbia Savings, FS&LA, Englewood	2,837,164	6.89
80	Bank Western, FSB, Denver (d)	2,104,243	4.16
214	First Federal Savings Bank, Lakewood	837,405	6.07
	CONNECTICUT		
17	People's Bank, Bridgeport	5,221,403	4.96
42	Northeast Savings, FA, Hartford	3,345,704	4.64
60	Centerbank, Waterbury	2,492,201	4.43
69	Society for Savings, Hartford (a)	2,300,001	4.44
112	First Constitution Bank, New Haven	1,549,367	2.87
113	New Haven Savings Bank	1,536,469	9.07
128	Gateway Bank, Norwalk	1,349,702	4.79
174	American Savings Bank, New Britain	976,333	11.53
203	New England Savings Bank, New London	870,871	4.40
220	Liberty Bank, Middletown	809,123	6.35
237	First Federal Bank, FSB, Waterbury	729,335	5.77
255	Mechanics Savings Bank, Hartford	671,556	5.32
278	Savings Bank of Manchester	619,847	7.14
	DELAWARE		
225	Wilmington Savings Fund Society, FSB	772,332	1.33
	FLORIDA		
38	Citizens Federal Bank, FSB, Miami	3,465,671	6.83
61	American Savings of Florida, FSB, Miami	2,462,243	3.29
68	Fortune Bank, SB, Clearwater	2,319,385	4.48
71	Coral Gables Federal Savings & Loan Assn.	2,229,531	6.07
85	AmeriFirst Federal Savings Bank, Miami	1,973,561	17.46
89	Citibank, FSB, Miami	1,854,312	13.85
118	Flagler Federal Savings & Loan Assn., Miami (f)	1,488,065	0.59
143	BankAtlantic, FSB, Fort Lauderdale	1,279,649	3.48
150	BancFlorida, FSB, Naples	1,202,746	4.00
163	Chase Federal Bank, FSB, Miami	1,024,857	1.15
164	Goldome Federal Savings Bank, St. Petersburg+	1,024,638	18.17
175	First Federal Savings & Loan Assn., Fort Myers	975,026	7.91
182	Hollywood Federal Savings Bank+	940,548	25.98
183	Home Savings Bank, FSB, Hollywood	940,397	7.78
187	Coast Bank, FSB, Sarasota	922,717	3.24
193	Security First Fed. S & L Assn., Daytona Beach (f)	905,015	2.41
211	Financial Fed. Savings & Loan Assn., Miami Lakes	846,836	2.12
240	Mid-State Federal Savings Bank, Ocala	724,764	5.26
242	First Federal S & L Assn., West Palm Beach	714,437	5.52
264	Harbor Federal Savings & Loan Assn., Fort Pierce	648,642	4.09
	GEORGIA		
51	Georgia Federal Bank, FSB, Atlanta	2,866,649	4.45
82	Decatur Federal Savings & Loan Assn.	2,029,717	4.94
224	SouthTrust Bank, FSB, Atlanta	774,847	4.48
	HAWAII		
78	HomeFed Bank, FSB, Honolulu	2,110,598	5.41
104	American Savings Bank, FSB, Honolulu	1,617,331	4.45
247	First Federal Savings & Loan Assn., Honolulu	694,618	13.34
	ILLINOIS		
25	Talman Home Federal Savings & Loan Assn., Chicago	4,276,083	0.02
48	St. Paul Federal Bank for Savings, Chicago	3,006,980	6.12
77	Cragin Federal Bank for Savings, Chicago	2,120,639	5.13
87	Champion Federal Savings & Loan Assn., Bloomington	1,957,050	4.62
94	Bell Federal Savings & Loan Assn., Chicago	1,760,200	11.21
138	Standard Federal Bank for Savings, Chicago	1,310,150	5.80
149	Mid America Fed. Savings Bank, Clarendon Hills	1,238,566	4.03
168	Financial Fed. Trust & Savings Bank, Olympia Fields	999,789	5.31
207	Superior Bank, FSB, Oakbrook	857,964	4.99
219	Northwestern Savings & Loan Assn., Chicago	815,476	10.58
228	AmeriFed Federal Savings Bank, Joliet	757,749	6.85
254	United Federal Bank, FSB, Galesburg	672,307	4.56
	INDIANA		
170	Union Federal Savings Bank, Indianapolis	989,756	5.50
186	First Indiana Bank, FSB, Indianapolis	924,640	6.54
	IOWA		
288	Midland Savings Bank, FSB, Des Moines	591,121	5.15
	KANSAS		
41	Capitol Federal Savings & Loan Assn., Topeka	3,368,089	9.33
74	Franklin Savings Assn., Ottawa+	2,161,486	2.38
282	Columbia Savings Assn., FA, Emporia	609,802	2.74
	KENTUCKY		
154	Great Financial Federal S & L Assn., Louisville	1,116,581	8.37
180	Cumberland Federal Savings Bank, Louisville	949,238	5.24
	LOUISIANA		
116	Oak Tree Federal Savings Bank, New Orleans+	1,499,524	38.86
120	Pelican Homestead & Savings Assn., Metairie (g)	1,483,718	21.37
	MAINE		
93	Peoples Heritage Savings Bank, Portland	1,768,375	4.27
	MARYLAND		
26	Chevy Chase Savings Bank, FSB, Md.	4,222,472	3.08
105	Loyola Federal Savings & Loan Assn., Baltimore	1,614,880	6.11
146	Second National Federal Savings Bank, Salisbury	1,250,084	1.42
173	Standard Federal Savings Bank, Gaithersburg	983,301	2.64
262	Maryland Federal Savings & Loan Assn., Hyattsville	654,687	7.33
	MASSACHUSETTS		
99	Boston Five Cents Savings Bank FSB	1,712,489	4.68
115	New Bedford Institution for Savings	1,521,084	10.91
124	South Boston Savings Bank, Boston	1,409,271	5.55
144	Worcester County Institution for Savings, Worcester	1,276,646	7.27
161	Newton Bank, Boston	1,038,859	6.43
172	Heritage Bank for Savings, Holyoke	985,069	0.92
179	Springfield Institution for Savings	951,504	7.92
188	Provident Institution for Savings, Boston	914,792	6.16
199	Eastern Bank, Lynn	891,809	8.17
209	Peoples Savings Bank, Worcester	849,528	7.52
212	Cambridge Savings Bank	844,660	5.31
230	Middlesex Savings Bank, Natick	756,929	7.03
253	Sterling Bank, Waltham	676,423	5.45
272	Pioneer Financial Co-op Bank, Malden	634,661	5.35
279	Compass Bank for Savings, New Bedford	618,822	7.45
295	Family Mutual Savings Bank, Haverhill	582,836	5.53
	MICHIGAN		
16	Standard Federal Bank, Troy	6,182,553	5.25
31	First Federal of Michigan, Detroit	3,788,593	4.89
91	Great Lakes Bancorp, FSB, Ann Arbor	1,848,355	5.01
171	D&N Bank, FSB, Hancock	987,121	4.86
222	Heritage Federal Savings Bank, Taylor	784,026	6.08
290	Community First Bank, Lansing	589,076	6.75
	MINNESOTA		
43	TCF Bank Savings, FSB, Minneapolis	3,241,673	4.21
	MISSISSIPPI		
206	Magnolia Federal Bank for Savings, Hattiesburg	861,285	5.03
	MISSOURI		
58	Farm & Home Savings Assn., Nevada	2,781,183	4.75
73	Home Federal Savings Assn. of Kansas City+ (a)	2,218,328	9.84
127	Roosevelt Bank, FSB, Chesterfield	1,359,258	4.16
166	United Postal Savings Assn., St. Louis	1,009,079	2.98
287	First Bank, SB, Clayton	595,590	5.39
	NEBRASKA		
66	Commercial Federal Bank, FSB, Omaha	2,326,027	4.15
160	First Federal Savings & Loan Assn., Lincoln	1,041,507	5.38
181	American Charter Federal S & L Assn., Lincoln	942,681	0.46
	NEVADA		
98	PriMerit Bank, FSB, Las Vegas	1,733,610	4.50
249	First Western Bank, FSB, Las Vegas	686,701	3.87

For footnotes, see page 16

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Top 300 U.S. Thrift Institutions in Deposits

Listed geographically in order of deposits within state, with core capital or leverage capital ratios (dollar amounts in thousands)

Rank 1991		Deposits 12/31/91	Cap. Ratio 12/31/91
	NEW HAMPSHIRE		
59	First NH Bank, Concord	2,636,364	3.24
114	New Dartmouth Bank, Hooksett	1,533,800	4.43
	NEW JERSEY		
29	Howard Savings Bank, Newark	3,904,829	2.07
37	Hudson City Savings Bank, Paramus	3,492,721	8.15
50	Carteret Savings Bank, FA, Morristown	2,932,385	1.35
79	Collective Federal Savings Bank, Egg Harbor City	2,105,965	5.82
111	Provident Savings Bank, Jersey City	1,552,486	6.06
126	Investors Savings Bank, Millburn	1,394,052	6.87
137	Bankers Savings, Perth Amboy	1,310,352	7.31
162	Columbia Savings Bank, SLA, Fair Lawn	1,036,580	4.95
184	Security Savings Bank, SLA, Vineland	938,771	2.41
213	Crestmont Financial Corp., Edison	843,961	4.57
223	Spencer Savings Bank, SLA, Garfield	782,252	7.40
238	Ocean Federal Savings Bank, Brick Town	726,991	6.92
241	Berkeley Federal Savings Bank, Millburn	717,043	1.12
245	Shadeven Lawn Savings Bank, SLA, Long Branch	708,223	4.70
248	Harmonia Savings Bank, Elizabeth	689,934	9.26
259	First Savings Bank, SLA, Perth Amboy	662,699	5.65
299	Inter Boro Savings & Loan Assn., Cherry Hill	590,179	6.25
	NEW YORK		
10	Dime Savings Bank of New York, FSB, Garden City	7,777,607	3.52
13	Anchor Savings Bank, FSB, Northport	6,622,363	3.16
15	CrossLand Federal Savings Bank, Brooklyn, New York (h)	6,530,741	1.65
19	Manhattan Savings Bank, New York	5,133,159	8.29
20	Green Point Savings Bank, Brooklyn, New York	4,931,849	11.89
22	Long Island Savings Bank, FSB, Melville	4,723,117	2.84
27	Apple Bank for Savings, New York	3,982,580	4.65
32	Dollar Dry Dock Bank, White Plains (i)	3,733,163	1.27
36	First Federal Savings & Loan Assn., Rochester	3,532,505	3.75
44	Emigrant Savings Bank, New York	3,223,315	6.07
53	American Savings Bank, White Plains	2,850,473	3.99
55	Rochester Community Savings Bank	2,844,361	7.94
57	Astoria Federal Savings & Loan Assn., Lake Success	2,813,488	6.62
67	Greater New York Savings Bank, New York	2,322,934	4.48
70	Lincoln Savings Bank, FSB, New York	2,269,071	2.86
75	Albany Savings Bank, FSB	2,140,074	6.79
83	River Bank America, New York	2,000,531	1.89
107	Peoples Westchester Savings Bank, Hawthorne	1,578,210	8.59
110	East New York Savings Bank, New York	1,554,087	6.69
117	Independence Savings Bank, Brooklyn, New York	1,492,576	8.57
119	North Side Savings Bank, Bronx, New York	1,485,999	5.28
129	Fidelity New York, FSB, Floral Park	1,347,398	1.66
131	Jamaica Savings Bank, FSB, Lynbrook	1,333,069	16.46
133	OnBank, Syracuse	1,323,747	5.52
134	Ridgewood Savings Bank, Queens, New York	1,320,477	10.10
142	Roosevelt Savings Bank, Garden City	1,288,753	5.61
153	Columbia Banking Federal S&L Assn., Rochester	1,116,957	2.61
158	Staten Island Savings Bank, New York	1,065,685	7.37
167	Columbia Federal Savings Bank, Queens, New York	1,004,966	4.25
176	Roslyn Savings Bank	969,726	12.08
185	Southold Savings Bank	937,969	8.62
189	Bayside Federal Savings Bank, Jericho	907,580	5.35
215	Binghamton Savings Bank	835,769	8.57
221	Queens County Savings Bank, Queens, New York	804,628	9.30
258	Savings Bank of Utica	663,538	6.62
261	Poughkeepsie Savings Bank, FSB	661,692	2.41
263	Home Federal Savings Bank, Queens, New York	648,953	5.17
273	Lockport Savings Bank	627,733	9.26
280	Reliance Federal Savings Bank, Garden City	618,739	7.52
291	Hamilton Federal Savings & Loan Assn., Brooklyn, New York	566,943	4.83
298	Union Savings Bank, Patchogue	576,892	4.34
300	Bowling Savings Bank	569,919	7.75
	NORTH CAROLINA		
233	First Home Federal Savings & Loan Assn., Greensboro	746,299	1.71
256	Raleigh Federal Savings Bank	670,585	6.82
270	First American Savings Bank, FSB, Greensboro	636,261	4.32
	NORTH DAKOTA		
30	Metropolitan Federal Bank, FSB, Fargo	3,830,508	5.36
	OHIO		
45	First Federal Savings Bank, Cleveland	3,184,632	4.81
46	Third Federal Savings & Loan Assn., Cleveland	3,145,674	9.40
52	Transohio Savings Bank, Cleveland	2,865,336	1.29
121	Ohio Savings Bank, Cleveland	1,479,425	6.08
132	State Savings Bank, Columbus	1,328,923	6.53
135	Citizens Federal Bank, FSB, Dayton	1,320,213	3.77
210	Home Savings & Loan Co., Youngstown	848,180	7.84
226	Diamond Savings & Loan Co., Findlay	762,917	5.47
250	Women's Federal Savings Bank, Cleveland	685,276	5.33
260	Citizens Savings Bank, Canton	662,421	5.89
265	First American Savings Bank, FSB, Canton	644,832	4.26
	OKLAHOMA		
152	Local Federal Bank, FSB, Oklahoma City	1,131,932	3.56
229	Heartland Fed. Savings & Loan Assn., Ponca City	757,291	5.33
257	MidFirst Bank, SSB, Oklahoma City	669,362	4.30
268	Cimarron Federal Savings Assn., Muskogee•	640,884	2.08
	OREGON		
159	Far West Federal Savings Bank, Portland•	1,055,314	23.14
	PENNSYLVANIA		
24	Meritor Savings Bank, Philadelphia	4,556,639	5.72
84	Dollar Bank, FSB, Pittsburgh	1,973,748	4.25
141	Germantown Savings Bank, Bala Cynwyd	1,298,293	7.64
145	Sovereign Bank, FSB, Wyomissing	1,261,045	4.06
148	Beneficial Savings Bank, Philadelphia	1,240,160	5.71
155	Landmark Savings Assn., Pittsburgh	1,086,063	3.39
177	Harris Savings Bank, Harrisburg	968,805	6.69
178	Northwest Savings Bank, Warren	965,937	5.82
200	Firstrust Savings Bank, Philadelphia	884,316	14.16
204	Commonwealth Federal Savings Bank, Norristown	867,863	6.74
217	Parkvale Savings Bank, PaSA, Monroeville	832,407	4.13
231	York Federal Savings & Loan Assn.	752,933	6.18
236	Franklin First Federal Savings Bank, Wilkes-Barre	734,879	8.74
252	Main Line Federal Savings Bank, Villanova	679,449	4.18
266	Home Unity Savings Bank, PaSA, Lafayette Hill	644,819	2.38
	PUERTO RICO		
136	First Federal Savings Bank, Santurce	1,310,672	3.74
156	Santander Federal Savings Bank, Bayamon	1,077,065	6.33
202	Ponce Federal Bank, FSB	873,602	4.40
	RHODE ISLAND		
65	Citizens Savings Bank, Providence	2,374,704	7.09
90	Old Stone Bank, FSB, Providence	1,849,468	2.36
286	Attleboro-Pawtucket Savings Bank, Pawtucket	596,334	0.67
294	Eastland Savings Bank, Woonsocket	584,068	2.46
	SOUTH CAROLINA		
106	First Savings Bank, FSB, Greenville	1,594,800	5.15
216	American Federal Bank, FSB, Greenville	833,402	3.20
239	First Federal S&L Assn., Charleston	725,830	6.30
251	South Carolina Federal Savings Bank, Columbia	684,386	5.47
	TENNESSEE		
103	Leader Federal Bank for Savings, Memphis	1,617,572	3.29
197	Home Federal Bank, FSB, Knoxville	894,509	8.39
227	Fidelity Federal Bank, FSB, Nashville	761,449	8.18
235	Home Federal Bank, FSB, Johnson City	741,739	11.40
281	Metropolitan Federal S & L Assn., FA, Nashville• (j)	614,603	8.04
	TEXAS		
12	First Gibraltar Bank, FSB, Dallas	6,968,362	3.70
18	United Savings Assn. of Texas, FSB, Houston	5,156,431	4.42
33	Sunbelt Federal Savings, FSB, Dallas• (h)	3,690,137	4.36
39	Guaranty Federal Savings Bank, Dallas	3,438,186	4.11
47	Kilgore Federal Savings & Loan Assn.	3,120,146	4.72
72	Guardian Savings & Loan Assn., Houston	2,220,425	3.43
76	Amwest Savings Assn., Bryan	2,132,314	4.29
81	First Gibraltar Bank, FSB, San Antonio	2,053,572	4.46
122	American Federal Bank, FSB, Dallas	1,468,854	6.45
130	Bluebonnet Savings Bank, FSB, Dallas	1,346,626	5.12
147	First Heights Bank, FSB, Houston	1,244,490	4.82
165	USAA Federal Savings Bank, San Antonio	1,019,516	8.79
201	Pacific Southwest Bank, FSB, Corpus Christi	879,588	4.99
218	Franklin Federal Bancorp, FSB, Austin	815,863	3.17
271	New MeraBank Texas, FSB, El Paso• (a)	634,708	3.47
283	Coastal Banc Savings Assn., Houston	608,642	3.36
	VERMONT		
297	Bank of Vermont, Burlington	577,353	5.44
	VIRGINIA		
64	Perpetual Savings Bank, FSB, McLean	2,440,638	3.35
139	Columbia First Bank, FSB, Arlington	1,304,513	4.80
140	Investors Savings Bank, FSB, Richmond•	1,301,605	1.09
192	AmeriBanc Savings Bank, FSB, Annandale	905,737	2.67
196	Trustbank Federal Savings Bank, McLean• (a)	896,608	10.04
234	Continental Federal Savings Bank, Fairfax	745,598	5.48
275	Virginia Federal Savings Bank, Richmond	624,441	5.35
276	Coreast Federal Savings Bank, Richmond• (a)	623,185	33.42
285	Charter Federal Savings Bank, Bristol	604,155	2.56
292	Washington Federal Savings Bank, Herndon	587,323	2.53
	WASHINGTON		
21	Washington Mutual Savings Bank, Seattle	4,801,806	7.10
23	Pacific First Bank, FSB, Seattle	4,692,171	6.95
96	Washington Federal Savings & Loan Assn., Seattle	1,746,877	12.87
191	University Savings Bank, Seattle	906,409	7.23
284	Pioneer Savings Bank, Lynnwood	608,437	11.48
293	Great Northwest Bank, SB, Bremerton	586,049	6.44
299	InterWest Savings Bank, Oak Harbor	574,890	7.55
	WISCONSIN		
54	First Financial Bank, FSB, Stevens Point	2,848,241	5.16
88	Security Bank, SSB, Milwaukee	1,857,483	12.58
151	Anchor Savings & Loan Assn., Madison	1,158,240	4.68
157	Mutual Savings Bank of Wisconsin, SA, Milwaukee	1,065,855	9.31
243	North Shore Bank, FSB, Brookfield	713,992	7.83
246	First Federal Savings Bank, LaCrosse-Madison, LaCrosse	698,877	5.86
274	Republic Capital Bank, FSB, Milwaukee	624,505	5.43
	Total deposits and average cap. ratios for top 300	**$643.2 bil.**	**4.18**
	Total deposits and average leverage cap.ratio for 69 BIF thrifts	**$114.6 bil.**	**6.10**
	Total deposits and average core cap. ratio for 231 SAIF thrifts	**$628.6 bil.**	**3.60**
	Total dep. and avg. core cap. ratio for 213 non-RTC SAIF thrifts	**$02.2 bil.**	**4.94**
	Total deposits and average core cap. ratio for 18 RTC thrifts	**26.4 bil.**	**-12.21**
	Total deposits and average core cap. ratio for all SAIF thrifts[1]	**$734.2 bil.**	**4.56**
	Total deposits and average leverage cap. ratio for all BIF thrifts[2]	**$200.6 bil.**	**6.09**

Data Sources: Deposit data are from American Banker's survey. All capital ratios are from federal regulatory reports and were extracted by American Banker from BankSource and TAFS, two data bases of the federal regulatory data bases provided by **W.C. Ferguson & Co.**, Irving, Tex. **Cap Ratio:** (1) For SAIF insured thrifts, it is the **core capital ratio**, or core capital as a percentage of adjusted tangible assets. (2) For BIF insured thrifts, it is the **leverage capital ratio**. As estimated by Ferguson, it is Tier 1 capital as a percentage of total end of period assets. **Core capital** is modified equity capital minus deferred losses minus goodwill and other intangible assets minus perpetual preferred stock plus goodwill, other intangible assets, and FSLIC capital contributions limited to 1.5% of tangible assets. As defined by the FDIC, **Tier 1 capital** is total equity capital plus minority interests in consolidated subsidiaries minus all intangibles other than purchased mortgage servicing rights. Both SAIF insured and BIF insured thrifts are required to have a minimum core capital and leverage capital ratio of **3%**, respectively. **(e)**— In the RTC conservatorship program at yearend. **(a)**— Resolved by RTC in March, multiple acquirers. **(b)**— Acquired by American Savings Bank, Stockton, in April. **(c)**— Acquired by H.F. Ahmanson & Co., Los Angeles, in March, from the RTC. **(d)**— In April, First Bank System, Minneapolis, announced plans to acquire the thrift. **(e)**— Acquired $70 million deposit Sentinel Bank, Hartford, from the FDIC in the first quarter. **(f)**— Acquired by First Union Corp., Charlotte, N.C., in March. **(g)**— Acquired by First National Bank of Commerce, New Orleans, in February. **(h)**— Seized by federal regulators on Jan. 24. **(i)**— Acquired by Emigrant Savings Bank in February. **(j)**— Acquired by Union Planters Corp. in March, from the RTC. **(k)**— Acquired by BankAmerica Corp. in April, from the RTC. **(*)**— Deposit data are from the **Federal Deposit Insurance Corp.**, Washington, D.C., and the **Office of Thrift Supervision**, Washington, D.C.

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Summary of Survey Findings for Top 300 Thrifts in Deposits

The 50 best and 50 worst thrifts in earnings, profitability and capital ratios on Dec. 31, 1991 ($ amounts in thousands)

NET INCOME

Top 50 Earners

Inc. Rank 1991	Top 50 Earners	Net Inc. 1991	Dep. Rank 12/91
1	Great Western Bank, FSB	$[illegible]	2
2	Home Savings of America, FSB	258,891	1
3	World Savings & Loan Assn.	255,704	3
4	American Savings Bank, FA	181,219	7
5	Columbia Savings, FS&LA	119,066	56
6	Manhattan Savings Bank	101,587	19
7	Citibank, FSB	98,336	9
8	Green Point Savings Bank	84,041	20
9	Anchor Savings Bank, FSB	80,207	13
10	Talman Home Federal S&LA	75,391	25
11	Washington Federal S&LA	73,794	40
12	Household Bank, FSB	67,586	14
13	Washington Mutual Savings Bank	67,504	21
14	Standard Federal Bank	65,802	16
15	Metropolitan Federal Bank, FSB	56,246	30
16	Commercial Federal Bank, FSB	55,188	66
17	United Savings Assn. of Texas, FSB	50,420	18
18	Third Federal S&LA	48,603	46
19	USAA Federal Savings Bank	46,018	165
20	Capitol Federal S&LA	45,470	41
21	Coast Federal Bank	44,836	11
22	Hudson City Savings Bank	42,940	37
23	Bluebonnet Savings Bank, FSB	42,013	30
24	Pacific First Bank, FSB	38,666	23
25	First Gibraltar Bank, San Antonio	36,568	81
26	Georgia Federal Bank, FSB	34,000	61
27	First Federal, Cleveland	32,851	45
28	Hanfed Bank, FSB	32,576	78
29	First Federal of Michigan	32,363	31
30	Citizens Federal Bank, FSB	29,005	90
31	Emigrant Savings Bank	28,733	44
32	First Federal Bank of California	28,475	95
33	Collective Federal Savings Bank	25,643	79
34	Cragin Federal Bank for Savings	25,406	77
35	St. Paul Federal Bank for Savings	24,984	48
36	Downey Savings & Loan Assn.	24,859	40
37	Guardian Savings & Loan Assn.	23,201	72
38	Union Federal Savings Bank	23,173	170
39	EurekaBank, FSB	22,766	97
40	Northwestern Savings & Loan Assn.	22,758	219
41	Long Island Savings Bank, FSB	19,287	22
42	Kilgore Federal S&LA	19,179	47
43	Farm & Home Savings Assn.	19,172	58
44	Western Financial Savings Bank	18,957	92
45	Citibank	18,569	133
46	South Boston Savings Bank	18,470	124
47	First Financial Bank, FSB	17,724	54
48	Hollywood FSB, Miami e	17,575	182
49	ITT Federal Bank, FSB	17,456	296
50	Security Bank, SSB	17,389	66
	Top 50 Earned	$2,92[illegible]	
	209 of Top 300 Earned	$4,07[illegible]	

50 Largest Losses

300	Homefed Bank, FSB	([illegible]	6
299	Crossland Federal Savings Bank	(439,611)	15
298	Far West S&LA, F.A.	(224,811)	86
297	First Nationwide Bank, FSB	(197,569)	6
296	Home Federal, Kansas City e	(193,553)	73
295	Oak Tree Federal Savings Bank e	(193,[illegible])	116
294	American Savings Bank, N.Y.	(173,472)	53
293	Cartaret Savings Bank, FA	(160,251)	99
292	Perpetual Savings Bank, FSB	(152,368)	64
291	Old Stone Bank, FSB	(145,512)	90
290	Meritor Savings Bank	(133,193)	24
289	Transohio Savings Bank	(121,838)	52
288	California Federal Bank, FSB	(120,476)	5
287	Dime Savings Bank of New York, FSB	(117,663)	10
286	Glendale Federal Bank, FSB	(96,567)	6
285	People's Bank	(90,914)	17
284	Trustbank Federal Savings Bank	(82,900)	196
283	Sunbelt Federal Savings, FSB	(72,437)[illegible]	33
282	Union Federal Bank, FSB	(71,610)	123
281	River Bank America	(70,252)	83
280	Society for Savings	(63,975)	69
279	First Gibraltar Bank, FSB, Dallas	(62,422)	12
278	AmeriFirst Federal Savings Bank	(62,116)	85
277	Greater New York Savings Bank	(57,569)	67
276	Far West Federal Savings Bank e	(56,526.[illegible]	159
275	First Constitution Bank	(53,172)	112
274	Homestead Savings, FS&LA	(52,025)	179
273	Goldome Federal Savings Bank e	(51,440)[illegible]	164
272	Great American FSA e	(47,83[illegible]	95
271	Dollar Dry Dock Bank	(45,755)	32
270	First NH Bank	(42,442)	59
269	Lincoln Savings Bank, FSB	(37,668)	70
268	Republic Federal S&LA	(37,333)	277
267	New England Savings Bank	(35,828)	203
266	Citizens Federal Bank, FSB	(34,325)	135
265	Carteret Federal Savings Bank e	(33,296)	276
264	Apple Bank for Savings	(32,920)	27
263	Howard Savings Bank	(32,5[illegible]	29
262	Columbia Banking Federal S&LA	(32,[illegible]	153
261	Rochester Community Savings Bank	(30,937)	55
260	Metropolitan FS&LA, FA	(29,898.[illegible]	281
259	Prilliant Bank, FSB	(29,400)	98
258	Astoria Federal S&LA	(28,2[illegible]	57
257	Pelican Homestead & Savings Assn.	(28,[illegible]	120
256	Second National FSB	(26,[illegible]	146
255	Heritage Bank for Savings	(26,[illegible]	172
254	Washington Federal Savings Bank	(26,[illegible]	294
253	United Postal Savings Assn.	(25,[illegible]	166
252	Eastland Savings Bank	(24,5[illegible]	294
251	Altus Federal Savings Bank e	(21,9[illegible]	205
	50 Largest Losers Lost	$4,74[illegible]	
	91 of Top 300 Lost	$5,10[illegible]	
	Top 300 Lost	$1,03[illegible]	

RETURN ON AVERAGE ASSETS

Most Profitable

Prof. Rank 1991		ROAA 1991	Dep. Rank 12/91
1	Washington Federal S&LA	2.69	90
2	Columbia Savings, A Fed. S&L Assn.	2.64	56
3	Heartland Federal S&LA	1.91	229
4	Union Federal Savings Bank	1.85	170
5	First Federal, Honolulu	1.77	247
6	Northwestern Savings & Loan Assn.	1.73	219
7	USAA Federal Savings Bank	1.70	165
8	Pioneer Saving Bank	1.67	284
9	Hollywood FSB, Miami e	1.64	182
10	Manhattan Savings Bank	1.62	19
11	First Gibraltar Bank, San Antonio	1.61	81
12	Green Point Savings Bank	1.55	20
13	Harris Savings Bank	1.52	177
14	Local Federal Bank, FSB	1.50	152
15	Third Federal S&LA	1.49	46
15	American Savings Bank, Conn.	1.49	174
17	Home Savings, Hollywood, Fla.	1.41	183
17	Franklin First Federal Savings Bank	1.41	230
19	Long Beach Bank, FSB	1.42	244
20	ITT Federal Bank, FSB	1.40	296
21	Bluebonnet Savings Bank, FSB	1.32	30
22	Talman Home FS&LA	1.31	25
23	Capitol Federal S&LA	1.26	41
23	Lockport Savings Bank	1.26	273
25	University Savings Bank	1.24	191
26	Metropolitan Federal Bank, FSB	1.23	30
27	Home Federal, Johnson City, Tenn.	1.22	235
28	United Savings Assn. of Texas, FSB	1.[illegible]	18
28	Firstrust Savings Bank	1.19	200
30	EurekaBank, FSB	1.18	97
30	New Dartmouth Bank	1.18	114
30	Southold Savings Bank	1.18	180
33	Hudson City Savings Bank	1.15	37
34	World Savings & Loan Assn.	1.12	3
34	Hanfed Bank, FSB	1.12	78
36	Santander Federal Savings Bank	1.11	154
37	South Boston Savings Bank	1.10	124
38	American Savings Bank, FA	1.09	7
38	Commercial Federal Bank, FSB	1.09	66
40	Bancorp Savings	1.09	137
41	Collective Federal Savings Bank	1.02	79
42	Roslyn Savings Bank	1.01	176
43	First Federal, Cleveland	0.99	45
44	Cragin Federal Bank for Savings	0.98	77
44	First Federal, La Crosse, Wis.	0.98	240
46	Washington Mutual Savings Bank	0.97	21
47	Anchor Savings Bank, FSB	0.94	13
48	Citibank	0.93	133
49	Wilmington Saving Fund Society	0.93	225
50	New Bedford Institution for Savings	0.92	115
	Average weighted ROAA for Top 50	0.78	
	Average weighted ROAA for 209 Earners	0.74	

50 Least Profitable

300	Oak Tree Federal Savings Bank e	[illegible]	116
299	Far West S&LA, FA e	[illegible]	86
298	Home Federal, Kansas City e	[illegible]	73
297	Goldome Federal Savings Bank e	[illegible]	164
296	Trustbank Federal Savings Bank e	[illegible]	196
295	Old Stone Bank, FSB	[illegible]	90
294	American Savings Bank, N.Y.	[illegible]	53
293	Homefed Bank, FSB	[illegible]	6
292	Crossland Savings, FSB	[illegible]	15
291	Coroast Federal Savings Bank e	[illegible]	276
290	Perpetual Savings Bank, FSB	[illegible]	64
289	Metropolitan FS&LA, FA e	[illegible]	281
288	Republic Federal S&LA	[illegible]	277
287	Eastland Savings Bank	[illegible]	294
286	Unitas Federal Bank, FSB	[illegible]	123
285	New England Savings Bank	[illegible]	203
284	Cartaret Savings Bank, FA	[illegible]	99
283	Far West Federal Savings Bank	[illegible]	159
282	First Constitution Bank	[illegible]	112
281	Washington FSB, Va.	[illegible]	292
280	River Bank America	[illegible]	83
279	Transohio Savings Bank, FSB	[illegible]	52
278	Homestead Savings, FS & LA	[illegible]	179
277	Home Unity Savings Bank, FaSA	[illegible]	208
276	First NH Bank	[illegible]	59
276	AmeriFirst Federal Savings Bank e	[illegible]	85
274	Columbia Banking Federal S&LA	[illegible]	153
273	Citizens Federal Bank, FSB	[illegible]	135
272	Greater New York Savings Bank	[illegible]	67
272	United Postal Savings Assn.	[illegible]	166
270	Pelican Homestead & Savings Assn.	[illegible]	120
269	Union Savings Bank	[illegible]	248
268	Heritage Bank For Savings	[illegible]	172
267	Society for Savings	[illegible]	69
266	Bank of Vermont	[illegible]	294
265	Second National FSB	[illegible]	146
264	Altus Federal Savings Bank e	[illegible]	205
264	Poughkeepsie Savings Bank, FSB	[illegible]	261
262	People's Bank	[illegible]	17
262	Lincoln Savings Bank, FSB	[illegible]	70
260	Gateway Bank	[illegible]	128
259	Reliance Federal Savings Bank	[illegible]	288
258	Sunbelt Federal Savings, FSB	[illegible]	33
257	Chase Federal Bank, FDB	[illegible]	113
256	Provident Institution for Savings	[illegible]	166
255	Dime Savings Bank of New York, FSB	[illegible]	10
254	Brilliant Bank, FSB	[illegible]	98
253	Dollar Dry Dock Bank	[illegible]	32
252	Continental Federal Savings Bank	[illegible]	294
251	First Nationwide Bank, FSB	[illegible]	6
	Average weighted ROAA for the top 50	[illegible]	
	Average weighted ROAA for 91 Losers	[illegible]	
	Average weighted ROAA for Top 300	[illegible]	

CORE/LEVERAGE CAP. RATIO

The 50 Best

Cap Rank 1991		Cap Ratio 12/91	Dep. Rank 12/91
1	Jamaica Savings Bank, FSB	[illegible]	111
2	Firstrust Savings Bank	[illegible]	200
3	Citibank, FSB, Miami	[illegible]	89
4	First Federal, Honolulu	[illegible]	247
5	Washington Federal, Seattle	[illegible]	40
6	Security Bank, SSB	[illegible]	66
7	Roslyn Savings Bank	[illegible]	176
8	Green Point Savings Bank	[illegible]	20
9	American Savings Bank, Conn.	[illegible]	174
10	Citibank, FSB, San Francisco	[illegible]	9
11	Pioneer Savings Bank, Lynnwood	[illegible]	284
12	Home Federal, Johnson City, Tenn.	[illegible]	235
13	Dial Federal Savings & Loan Assn.	[illegible]	94
14	New Bedford Institution for Savings	[illegible]	115
15	Northwestern Savings & Loan Assn.	[illegible]	219
16	Ridgewood Savings Bank	[illegible]	134
17	Beverly Hills Business Bank	[illegible]	109
18	Third Federal Savings & Loan Assn.	[illegible]	46
19	Capitol Federal Savings & Loan Assn.	[illegible]	41
20	Mutual Savings Bank of Wisconsin, SA	[illegible]	157
21	Queens County Savings Bank	[illegible]	221
22	Harmonia Savings Bank	[illegible]	248
22	Lockport Savings Bank	[illegible]	273
24	Cragin Federal Bank for Savings	[illegible]	77
25	New Haven Savings Bank	[illegible]	113
26	USAA Federal Savings Bank	[illegible]	165
27	Franklin First Federal Savings Bank	[illegible]	230
28	Southold Savings Bank	[illegible]	180
29	Peoples Westchester Savings Bank	[illegible]	187
30	Independence Savings Bank	[illegible]	137
30	Binghamton Savings Bank	[illegible]	215
32	Hawthorne Savings & Loan Assn.	[illegible]	144
33	Home Federal, Knoxville, Tenn.	[illegible]	197
34	Great Financial Federal S & L Assn.	[illegible]	154
35	Manhattan Savings Bank	[illegible]	19
36	Fidelity Federal Bank	[illegible]	227
37	Eastern Bank	[illegible]	190
38	Hudson City Savings Bank	[illegible]	37
39	Rochester Community Savings Bank	[illegible]	55
40	Springfield Institution for Savings	[illegible]	179
41	First Federal, Fort Myers, Fla.	[illegible]	175
42	Home Savings & Loan Co.	[illegible]	233
43	North Shore Bank, FSB	[illegible]	243
44	Home Savings, Hollywood, Fla.	[illegible]	183
45	Pawling Savings Bank	[illegible]	88
46	Germantown Savings Bank	[illegible]	14
47	InterWest Savings Bank	[illegible]	295
48	Peoples Savings Bank, Worcester	[illegible]	209
48	Reliance Federal Savings Bank	[illegible]	288
50	Compass Bank for Savings	[illegible]	279
	Average Cap. Ratio for Top 50	[illegible]	
	Avg. for 239 with ratios greater than 3%	[illegible]	

The 50 Worst

300	Oak Tree Federal Savings Bank e	[illegible]	116
299	Coroast Federal Savings Bank e	[illegible]	276
298	Hollywood Federal, Fla. e	[illegible]	182
297	FarWest Savings & Loan Assn. e	[illegible]	86
296	Far West Federal Savings Bank e	[illegible]	159
295	Pelican Homestead & Savings Assn.	[illegible]	120
294	Goldome Federal Savings Bank e	[illegible]	164
293	AmeriFirst Federal Savings Bank e	[illegible]	85
292	TrustBank Federal Savings Bank e	[illegible]	196
291	Home Federal, Kansas City e	[illegible]	73
290	Metropolitan Federal S & L Assn., FA, e	[illegible]	281
289	Altus Federal Savings Bank e	[illegible]	205
288	Sunbelt Federal Savings, FSB e	[illegible]	33
287	First American Savings Bank, FSB	[illegible]	272
286	American Savings Bank, N.Y.	[illegible]	53
285	Perpetual Savings Bank, FSB	[illegible]	64
284	Columbia Banking Federal S&L Assn.	[illegible]	153
283	Security First Fed. S & L Assn.	[illegible]	191
281	Franklin Savings Assn. e	[illegible]	74
281	Home Unity Savings Bank, FaSA	[illegible]	208
280	Crossland Federal Savings Bank	[illegible]	15
279	Dollar Dry Dock Bank	[illegible]	32
278	Investors Savings Bank, FSB, e	[illegible]	40
276	Flagler Federal Savings & Loan Assn.	[illegible]	118
276	County Bank, FSB, e	[illegible]	269
275	Homestead Savings, FS&LA	[illegible]	179
274	HomeFed Bank, FSB, San Diego	[illegible]	8
273	Talman Home Federal S&LA	[illegible]	25
272	Valley Federal S & L Assn.	[illegible]	63
271	Great American FSA	[illegible]	95
270	Superior Federal Bank, FSB	[illegible]	267
269	American Charter Federal S&LA	[illegible]	181
268	Attleboro Pawtucket Savings Bank	[illegible]	288
267	Heritage Bank for Savings	[illegible]	172
266	Berkeley Federal Savings Bank	[illegible]	241
265	Chase Federal Bank, FSB	[illegible]	113
264	Transohio Savings Bank	[illegible]	52
263	Wilmington Savings Fund Society, FSB	[illegible]	225
262	Cartaret Savings Bank, FA	[illegible]	99
261	Second National FSB	[illegible]	146
260	Fidelity New York, FSB	[illegible]	125
259	First Home Federal, Greensboro	[illegible]	233
258	River Bank America	[illegible]	83
257	Howard Savings Bank	[illegible]	29
256	Cimarron Federal Savings Assn.	[illegible]	268
255	Financial Fed. Savings & Loan Assn.	[illegible]	211
254	Old Stone Bank, FSB	[illegible]	90
252	Security Savings Bank, SLA	[illegible]	286
252	Poughkeepsie Savings Bank, FSB	[illegible]	261
251	Eastland Savings Bank, Woonsocket	[illegible]	294
	Average Cap. Ratio for Worst 50	[illegible]	
	Avg. for 61 with ratios less than 3%	[illegible]	
	Avg. cap. ratio for top 300	[illegible]	

Data Sources: Most of the data shown above were extracted by American Banker from Bankscope and TAFS for data taken in the federal regulatory data bases provided by W.E. Ferguson & Co. Thrift Net Income (Loss) is income after taxes but before extraordinary items. Return on Average Assets (ROAA) is calculated using thrift net income (loss) before extraordinary items. Core Leverage Cap. Ratio For S&Ls required thrifts, the core capital ratio is core capital as a percentage of adjusted tangible assets as shown on the required thrifts, the average capital ratio is tier 1 capital as a percentage of total end of period assets, as estimated by Ferguson & Company. [illegible] conservatorship program in January 1992.

[illegible] President since assumption of May 1, 1992.

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Top 300 U.S. Thrift Institutions in Total Assets

In order of assets on December 31, 1991, compared with December 31, 1990 (dollar amounts in thousands)

Rank 12/91		Assets 12/31/91	Assets 12/31/90	Rank 12/90	Chg.
1	Home Savings of America, FSB, Irwindale, Calif. (c)	46,938,926	51,253,405	1	
2	Great Western Bank, FSB, Beverly Hills	37,180,463	39,230,339	2	
3	World Savings & Loan Assn., Oakland, Calif.	24,004,612	22,042,045	4	+1
4	Glendale Federal Bank, FSB, Calif. (c)	20,583,239	23,439,196	3	-1
5	First Nationwide Bank, FSB, San Francisco	19,231,934	20,429,452	6	+1
6	California Federal Bank, FSB, Los Angeles (c)	17,771,600	21,504,990	5	-1
7	American Savings Bank, FA, Irvine, Calif.	16,922,165	16,490,794	8	+1
8	HomeFed Bank, FSB, San Diego, Calif.	13,842,314	18,260,755	7	-1
9	Citibank, FSB, San Francisco	12,254,126	6,728,237	22	+13
10	Dime Savings Bank of New York, FSB, Garden City	9,610,540	10,841,536	11	+1
11	Standard Federal Bank, Troy, Mich.	9,513,922	9,297,253	15	+4
12	CrossLand Fed'l Svgs Bank, Brooklyn, New York (b)	9,179,379	11,177,977	10	-2
13	First Federal of Michigan, Detroit (c)	9,325,990	10,310,473	13	
14	Coast Federal Bank, Los Angeles	8,600,108	10,247,415	14	
15	Household Bank, FSB, Newport Beach, Calif.	8,550,972	7,887,017	19	+4
16	Anchor Savings Bank, FSB, Northport, N.Y.	8,277,899	8,825,543	17	+1
17	First Gibraltar Bank, FSB, Dallas	7,811,466	8,860,438	16	-1
18	Pacific First Bank, FSB, Seattle	7,388,824	7,040,547	20	+2
19	Washington Mutual Savings Bank, Seattle (d)	7,117,751	5,679,941	30	+11
20	Manhattan Savings Bank, New York	6,266,759	5,909,720	26	+6
21	United Savings Assn. of Texas, FSB, Houston	6,199,241	2,898,331	85	+64
22	People's Bank, Bridgeport, Conn.	5,992,886	6,917,710	21	1
23	Meritor Savings Bank, Philadelphia (c)	5,974,635	6,519,714	24	+1
24	Green Point Savings Bank, Brooklyn, New York	5,814,805	5,121,429	28	+14
25	Long Island Savings Bank, FSB, Melville, N.Y. (a)	5,627,868	5,489,574	33	+8
26	Great American FSA, San Diego, Calif.*	5,459,726	10,551,690	12	-14
27	First Federal Savings & Loan Assn., Rochester, N.Y.	5,408,417	5,642,034	31	+4
28	Sears Savings Bank, Glendale, Calif.	5,346,954	4,800,582	49	+21
29	Carteret Savings Bank, FA, Morristown, N.J.	5,335,759	5,576,023	32	+3
30	Talman Home Fed'l Savings & Loan Assn., Chicago	5,129,179	5,887,595	27	3
31	Fidelity Federal Bank, FSB, Glendale, Calif.	5,120,633	5,687,676	29	2
32	Chevy Chase Savings Bank, FSB, Md.	4,809,743	5,018,844	35	+7
33	Commercial Federal Bank, FSB, Omaha, Neb.	4,663,607	5,464,916	34	+1
34	Metropolitan Federal Bank, FSB, Fargo, N.D.	4,656,970	4,531,594	46	+12
35	Georgia Federal Bank, FSB, Atlanta	4,537,094	4,670,860	45	+10
36	Franklin Savings Assn., Ottawa, Kan.*	4,483,526	6,146,085	25	-11
37	Western Federal S & L Assn., Marina Del Rey, Calif.	4,391,851	4,994,665	40	+3
38	Citizens Federal Bank, FSB, Miami	4,356,645	4,170,518	52	+14
39	Apple Bank for Savings, New York	4,207,104	4,013,369	54	+15
40	TCF Bank Savings, FSB, Minneapolis	4,036,665	4,241,118	50	+10
41	Dollar Dry Dock Bank, White Plains, N.Y.	4,028,968	4,225,965	51	+10
42	Howard Savings Bank, Newark, N.J.	4,015,565	4,364,152	48	+6
43	Transohio Savings Bank, Cleveland	3,998,278	4,914,569	42	1
44	Rochester Community Savings Bank, N.Y.	3,962,687	3,726,614	58	+14
45	Hudson City Savings Bank, Paramus, N.J.	3,895,602	3,485,669	63	+18
46	Guaranty Federal Savings Bank, Dallas	3,877,006	3,652,633	61	+15
47	Columbia Savings, FSA&LA, Englewood, Colo.	3,819,479	5,149,253	37	-10
48	Downey Savings & Loan Assn., Newport Beach, Calif.	3,776,442	4,155,564	53	+5
49	Capital Federal Savings & Loan Assn., Topeka, Kan.	3,750,410	3,470,077	65	+16
50	Northeast Savings, FA, Hartford, Conn.	3,736,251	4,933,875	41	-9
51	First Federal Savings Bank, Cleveland	3,650,701	3,041,336	78	+27
52	Sunbelt Federal Savings, FSB, Dallas*	3,641,622	8,354,072	18	-34
53	St. Paul Federal Bank for Savings, Chicago	3,634,143	3,427,996	66	+13
54	Farm & Home Savings Assn., Nevada, Mo.	3,623,555	3,442,490	64	+12
55	Third Federal Savings & Loan Assn., Cleveland	3,535,010	3,039,598	79	+24
56	Emigrant Savings Bank, New York	3,504,602	3,511,965	62	+6
57	Kilgore Federal Savings & Loan Assn., Tex.	3,406,689	1,672,890	145	+88
58	American Savings of Florida, FSB, Miami	3,376,557	4,412,434	47	-11
59	USAA Federal Savings Bank, San Antonio, Tex.	3,333,521	2,646,269	98	+39
60	San Francisco Federal Savings & Loan Assn.	3,310,727	3,353,921	71	+11
61	First Federal Bank of California, Santa Monica	3,295,714	3,049,320	77	+16
62	Astoria Federal S & L Assn., Lake Success, N.Y.	3,291,976	3,378,220	70	+8
63	Guardian Savings & Loan Assn., Houston	3,215,777	3,092,065	60	3
64	American Savings Bank, White Plains, N.Y.	3,205,276	4,011,637	55	-9
65	First NH Bank, Concord	3,197,309	321,251		
66	Bluebonnet Savings Bank, FSB, Dallas	3,174,523	3,215,955	72	+6
67	First Financial Bank, FSB, Stevens Point, Wis.	3,119,395	3,051,800	75	+8
68	Society for Savings, Hartford, Conn.	2,999,052	3,836,219	56	12
69	Centerbank, Waterbury, Conn.	2,961,376	1,798,922	142	+73
70	Washington Federal Savings & Loan Assn., Seattle	2,948,306	2,653,181	97	+27
71	Perpetual Savings Bank, FSB, McLean, Va.	2,892,072	4,716,021	43	-28
72	Great Lakes Bancorp, FSB, Ann Arbor, Mich.	2,886,004	3,391,573	69	3
73	Greater New York Savings Bank, New York	2,847,742	3,052,495	76	-3
74	Citizens Savings Bank, Providence, R.I.	2,837,158	2,812,145	89	+15
75	HomeFed Bank, FSB, Honolulu	2,815,319	2,898,433	84	+9
76	Amwest Savings Assn., Bryan, Tex.	2,764,971	3,481,616	64	12
77	Bay View Federal Bank, FSB, San Mateo, Calif.	2,717,919	2,668,646	86	+9
78	Fortune Bank, SB, Clearwater, Fla.	2,714,603	3,014,541	80	-2
79	Sacramento Savings Bank, Calif.	2,700,420	2,546,322	100	+21
80	Citibank, FSB, Miami	2,686,415	2,382,244	116	+30
81	Western Financial Savings Bank, Irvine, Calif.	2,670,977	2,977,242	81	
82	Cragin Federal Bank for Savings, Chicago	2,634,556	2,456,958	104	+22
83	Bank Western, FSB, Denver	2,555,160	2,742,479	92	+9
84	Lincoln Savings Bank, FSB, New York	2,550,174	2,686,062	95	+11
85	Decatur Federal Savings & Loan Assn., Ga.	2,546,278	2,524,116	102	+17
86	River Bank America, New York	2,542,693	2,842,392	87	+1
87	Collective Fed'l Savings Bank, Egg Harbor City, N.J.	2,507,306	2,504,248	103	+16
88	Coral Gables Federal Savings & Loan Assn., Fla.	2,498,140	2,450,827	105	+17
89	Albany Savings Bank, FSB, N.Y.	2,425,685	2,113,861	119	+30
90	PriMerit Bank, FSB, Las Vegas, Nev.	2,357,677	2,713,711	93	-3
91	AmeriFirst Federal Savings Bank, Miami*	2,351,799	3,431,879	67	-24
92	OnBank, Syracuse, N.Y.	2,337,447	1,943,103	130	+38
93	First Gibraltar Bank, FSB, San Antonio, Tex.	2,266,131	2,288,622	1154	+22
94	Dollar Bank, FSB, Pittsburgh	2,260,904	2,391,370	108	+14
95	Southern California Federal S&L Assn., Beverly Hills	2,260,116	2,395,272	107	+12
96	Home Federal Savings Assn. of Kansas City, Mo.*	2,253,990	2,944,195	82	-14
97	Valley Federal S & L Assn., Van Nuys, Calif.	2,230,808	2,698,361	94	3
98	Old Stone Bank, FSB, Providence, R.I.	2,200,952	2,747,543	90	8
99	Security Bank, SSB, Milwaukee, Wis.	2,198,793	2,126,763	118	+19
100	American Savings Bank, FSB, Honolulu	2,180,350	2,031,272	126	+26
101	Columbia First Bank, FSB, Arlington, Va.	2,178,608	2,106,269	121	+20
102	Champion Federal S & L Assn., Bloomington, Ill.	2,137,114	2,440,005	106	+4
103	Roosevelt Bank, FSB, Chesterfield, Mo.	2,115,113	2,370,963	112	+9
104	Peoples Heritage Savings Bank, Portland, Me.	2,107,697	2,341,315	114	+10
105	Oak Tree Federal Savings Bank, New Orleans, La.*	2,098,050	2,272,209	115	+10
106	EurekaBank, FSB, Foster City, Calif.	2,064,636	1,837,579	136	+30
107	First Constitution Bank, New Haven, Conn.	2,073,972	2,106,860	120	+13
108	Secor Bank, FSB, Birmingham, Ala.	2,063,621	2,371,059	111	-3
109	First Savings Bank, FSB, Greenville, S.C.	2,031,197	2,210,687	117	+8
110	Bell Federal Savings & Loan Assn., Chicago	2,012,067	1,867,469	134	+24
111	Loyola Federal Savings & Loan Assn., Baltimore	1,988,220	2,075,251	124	+13
112	South Boston Savings Bank, Boston	1,959,007	1,500,798	156	+46
113	Leader Federal Bank for Savings, Memphis, Tenn.	1,934,183	2,080,010	123	+10
114	Fidelity New York, FSB, Floral Park, N.Y.	1,922,647	1,913,575	131	+17
115	Boston Five Cents Savings Bank FSB	1,903,371	2,234,953	116	+1
116	Investors Savings Bank, FSB, Richmond*	1,889,879	2,089,015	122	+6
117	Local Federal Bank, FSB, Oklahoma City (c)	1,848,945	1,013,342	246	+131
118	Homestead Savings, FSB&LA, Millbrae, Calif.	1,844,387	2,367,258	113	5
119	Standard Federal Savings Bank, Gaithersburg, Md.	1,832,212	1,795,859	140	+21
120	Peoples Westchester Savings Bank, Hawthorne, N.Y.	1,814,575	1,656,946	147	+27
121	Union Federal Bank, FSB, Brea, Calif.	1,813,155	2,387,058	109	12
122	First Federal Savings Bank, Santurce, P.R.	1,809,360	1,818,986	138	+16
123	East New York Savings Bank, New York	1,774,700	2,026,190	127	+4
124	Investors Savings Bank, Millburn, N.J.	1,761,336	1,669,508	146	+22
125	New Haven Savings Bank, Conn.	1,760,356	1,709,406	141	+16
126	New Bedford Institution for Savings, Mass.	1,740,022	1,228,722	197	+71
127	Franklin Federal Bancorp, FSB, Austin, Tex.	1,734,054	1,855,178	135	+8
128	Ohio Savings Bank, Cleveland	1,708,650	1,577,364	151	+23
129	Second National Fed'l Savings Bank, Salisbury, Md.	1,676,125	1,758,682	143	+14
130	American Federal Bank, FSB, Dallas	1,675,856	2,592,866	99	31
131	FarWest Savings & Loan Assn., FA, Irvine, Calif.*	1,674,629	3,714,988	59	72
132	Citizens Federal Bank, FSB, Dayton, Ohio	1,674,273	1,943,440	129	3
133	Provident Savings Bank, Jersey City, N.J.	1,667,755	1,487,598	159	+26
134	Sovereign Bank, FSB, Wyomissing, Pa.	1,658,131	1,195,414	208	+74
135	Independence Savings Bank, Brooklyn, New York	1,645,251	1,549,781	153	+18
136	First Heights Bank, FSB, Houston	1,644,998	1,801,298	139	-3
137	Jamaica Savings Bank, FSB, Lyndbrook, N.Y.	1,638,459	1,589,100	150	+13
138	New Dartmouth Bank, Hooksett, N.H.	1,632,878			
139	North Side Savings Bank, Bronx, New York	1,619,682	1,302,211	189	+50
140	Flagler Federal Savings & Loan Assn., Miami	1,601,277	1,533,705	154	+18
141	D&N Bank, FSB, Hancock, Mich.	1,524,762	1,673,896	133	8
142	Pomona First Fed. Savings & Loan Assn., Calif.	1,521,515	1,389,445	173	+31
143	Roosevelt Savings Bank, Garden City, N.Y.	1,510,978	1,409,891	168	+25
144	State Savings Bank, Columbus, Ohio	1,499,226	1,573,005	152	+8
145	Gateway Bank, Norwalk, Conn.	1,494,075	1,253,436	194	+49
146	Bankers Savings, Perth Amboy, N.J.	1,489,522	1,305,752	188	+42
147	Ridgewood Savings Bank, Queens, New York	1,485,782	1,212,097	202	+55
148	Columbia Banking Fed'l S&L Assn., Rochester, N.Y.	1,467,438	1,642,420	148	
149	Mid America Fed. Savings Bank, Clarendon Hills, Ill.	1,464,155	1,475,858	164	+15
150	BancFlorida, FSB, Naples	1,463,083	1,684,855	144	6
151	BankAtlantic, FSB, Fort Lauderdale, Fla.	1,455,260	1,906,847	132	19
152	Union Federal Savings Bank, Indianapolis	1,422,792	1,218,944	199	+47
153	Standard Federal Bank for Savings, Chicago	1,418,515	1,311,261	186	+33
154	Landmark Savings Assn., Pittsburgh	1,415,179	1,466,667	165	+11
155	Worcester City Institution for Svgs, Worcester, Mass.	1,414,247	1,286,407	192	+37
156	Germantown Savings Bank, Bala Cynwyd, Pa.	1,412,331	1,401,194	171	+15
157	ITT Federal Bank, FSB, Irvine, Calif.	1,390,131	1,240,303	196	+39
158	Great Financial Federal S & L Assn., Louisville, Ky.	1,390,108	1,157,134	219	+61
159	Puget Sound Savings Bank, Seattle	1,381,289	1,361,864	179	+20
160	Far West Federal Savings Bank, Portland, Ore.*	1,364,727	2,747,106	91	69
161	Heritage Bank for Savings, Holyoke, Mass.	1,362,328	1,520,646	157	4
162	Northwestern Savings & Loan Assn., Chicago	1,354,366	1,379,175	175	+13
163	Security Savings Bank, SLA, Vineland, N.J.	1,327,196	1,389,321	174	+11
164	Beneficial Savings Bank, Philadelphia	1,317,590	1,315,662	184	+20
165	Pelican Homestead & Savings Assn., Metairie, La.	1,264,313	1,477,296	163	2
166	Provident Institution for Savings, Boston	1,272,904	1,450,356	166	
167	Anchor Savings & Loan Assn., Madison, Wis.	1,270,105	1,291,137	191	+24
168	Columbia Federal Savings Bank, Queens, New York	1,233,461	1,366,041	177	+9
169	United Postal Savings Assn., St. Louis, Mo.	1,223,259	1,291,482	190	+21
170	Beverly Hills Business Bank, Laguna Hills, Calif.	1,208,072	1,407,992	169	1
171	Mutual Savings Bank of Wisconsin, SA, Milwaukee	1,190,365	1,171,183	213	+42
172	Chase Federal Bank, FSB, Miami	1,189,956	1,328,911	182	+10
173	Santander Federal Savings Bank, Bayamon, P.R.	1,189,267	1,216,707	200	+27
174	Commonwealth Fed'l Savings Bank, Norristown, Pa.	1,187,894	1,116,465	227	+53
175	Crestmont Financial Corp., Edison, N.J.	1,187,175	1,481,897	162	-13
176	First Federal Savings & Loan Assn., Lincoln, Neb.	1,180,827	1,225,832	198	+22
177	Columbia Savings Bank, SLA, Fair Lawn, N.J.	1,180,062	1,211,664	204	+27
178	Ameribanc Savings Bank, FSB, Annandale, Va.	1,176,606	1,211,997	203	+25
179	First Indiana Bank, FSB, Indianapolis	1,172,041	1,146,251	221	+42
180	United Savings Bank, FSB, San Francisco	1,166,327	1,155,419	220	+40
181	New England Savings Bank, New London, Conn.	1,165,189	1,242,905	195	+14
182	Staten Island Savings Bank, New York	1,154,366	1,039,612	240	+58
183	Superior Bank, FSB, Oakbrook, Ill.	1,153,717	1,194,677	209	+26
184	Cumberland Federal Savings Bank, Louisville, Ky.	1,149,535	1,375,299	176	8
185	Roslyn Savings Bank, N.Y.	1,148,237	1,007,029	249	+64
186	Firstrust Savings Bank, Philadelphia	1,143,666	1,158,433	217	+31
187	Poughkeepsie Savings Bank, FSB, N.Y.	1,143,369	1,352,969	180	7
188	Newport Bank, Boston	1,121,696	1,312,040	185	3
189	American Savings Bank, New Britain, Conn.	1,110,774	960,598	260	+71
190	American Charter Federal S & L Assn., Lincoln, Neb.	1,103,719	1,212,798	201	+11
191	American Federal Bank, FSB, Greenville, S.C.	1,102,614	1,129,901	226	+35
192	Century Federal S & L Assn., Pasadena, Calif.	1,098,407	1,035,794	241	+49
193	Coast Bank, FSB, Sarasota, Fla.	1,096,015	1,135,767	223	+30
194	MidFirst Bank, SSB, Oklahoma City	1,095,797	943,690	265	+71
195	Ponce Federal Bank, FSB, P.R.	1,081,635	1,284,697	193	2
196	First Federal Savings & Loan Assn., Fort Myers, Fla.	1,074,010	951,700	264	+68
197	Financial Fed. Trust & Svgs Bk., Olympia Fields, Ill.	1,070,872	924,273	271	+74
198	Franklin First Fed'l Savings Bank, Wilkes-Barre, Pa.	1,068,963	856,905	292	+94
199	Northwest Savings Bank, Warren, Pa.	1,064,711	983,679	254	+55
200	Harris Savings Bank, Harrisburg, Pa.	1,060,765	982,139	255	+55

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker, data from the Office of Thrift Supervision and the Federal Deposit Insurance Corp. were used. These data were extracted by *American Banker* from *BankSource* and *TAFS*, two data bases of the federal regulatory data bases provided by W.C. Ferguson & Co., Irving, Tex. (a)— Combined regulatory data for Long Island Savings Bank FSB, Melville, and its division in Centereach, N.Y. (b)— The 1990 data were consolidated GAAP data. The 1991 data are combined regulatory data for the thrift and its subsidiary, Crossland Savings, FSB, Salt Lake City, Utah. (c)— The current deposit and asset data are consolidated to include thrift subsidiaries. (d)— All data are consolidated, including income and return on assets. (*)— Rank bank would have had, if it had been included in the survey. (e)- In RTC conservatorship program at yearend 1991.

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THRIFTS AND MORTGAGES

Top 300 U.S. Thrift Institutions in Total Assets

In order of assets on December 31, 1991, compared with December 31, 1990 (dollar amounts in thousands)

Rank 12/91		Assets 12/31/91	Assets 12/31/90	Rank 12/90	Chg.
201	Altus Federal Savings Bank, Mobile, Ala.e	1,058,144	2,049,484	125	-76
202	Stockton Savings Bank, FSB, Calif.	1,056,288	1,034,714	243	+41
203	Home Federal Savings Bank, Queens, New York	1,051,222	1,071,994	232	+29
204	Springfield Institution for Savings, Mass.	1,046,189	1,070,115	233	+29
205	Southold Savings Bank, N.Y.	1,040,449	801,861	305	+100
206	Security First Fed. S & L Assn., Daytona Beach, Fla.	1,035,496	1,051,917	237	+31
207	Hawthorne Savings & Loan Assn., Calif.	1,035,477	1,095,360	229	+22
208	Home Savings Bank, FSB, Hollywood, Fla.	1,033,140	942,766	266	+58
209	Coastal Banc Savings Assn., Houston	1,032,975	873,194	285	+76
210	East West Federal Bank, FSB, Los Angeles	1,023,404	606,356		
211	University Savings Bank, Seattle	1,016,450	953,044	263	+52
212	Binghamton Savings Bank, N.Y.	1,011,687	966,423	259	+47
213	TrustBank Federal Savings Bank, McLean, Va.e	1,010,059	823,394	137	-76
214	Eastern Bank, Lynn, Mass.	1,005,603	1,025,300	244	+30
215	Bayside Federal Savings Bank, Jericho, N.Y.	1,003,197	767,327	316	+101
216	Continental Federal Savings Bank, Fairfax, Va.	1,000,612	1,080,491	230	+14
217	Main Line Federal Savings Bank, Villanova, Pa.	997,848	840,909	298	+81
218	Home Federal Bank, FSB, Knoxville	994,963	907,932	274	+56
219	First Federal S&L Assn., Charleston, S.C.	982,141	941,615	267	+46
220	Wilmington Savings Fund Society, FSB, Del.	971,742	946,796	181	-59
221	Pacific Southwest Bank, FSB, Corpus Christi, Tex.	964,668	1,024,128	245	-24
222	First Federal Savings Bank, Lakewood, Colo.	947,431	879,524	282	+60
223	Magnolia Fed'l Bank for Sngs, Hattiesburg, Miss.	945,989	911,431	272	+49
224	Republic Federal Savings & Loan Assn., Los Angeles	938,123	1,204,512	206	-18
225	Liberty Bank, Middletown, Conn.	936,906	926,358	270	+45
226	Home Savings & Loan Co., Youngstown, Ohio	931,389	863,741	281	+55
227	Peoples Savings Bank, Worcester, Mass.	929,299	891,301	279	+52
228	Financial Federal S & L Assn., Miami Lakes, Fla.	926,292	1,311,151	187	-41
229	Heritage Federal Savings Bank, Taylor, Mich.	922,566	896,804	277	+46
230	Parkvale Savings Bank, PaSA, Monroeville, Pa.	921,785	749,301	319	+89
231	South Carolina Federal Savings Bank, Columbia	913,994	889,364	280	+49
232	Queens County Savings Bank, Queens, New York	909,857	858,975	290	+58
233	Cambridge Savings Bank, Mass.	907,743	902,326		
234	Fidelity Federal Bank, FSB, Nashville, Tenn.	904,818	1,022,564	246	-12
235	Sterling Bank, Waltham, Mass.	897,565	556,553		
236	Washington Federal Savings Bank, Herndon, Va.	886,218	1,073,325	231	-5
237	Diamond Savings & Loan Co., Findlay, Ohio	882,291	905,292	275	+38
238	United Federal Bank, FSB, Galesburg, Ill.	880,829	877,804	283	+45
239	First American Savings Bank, FSB, Greensboro, N.C.	878,266	873,192	286	+47
240	First Federal Bank, FSB, Waterbury, Conn.	875,036	692,826	337	+97
241	Goldome Federal Savings Bank, St. Petersburg, Fla.e	872,606	1,495,905†		
242	Home Federal Bank, FSB, Johnson City, Tenn.	865,145	778,185	313	+71
243	Midland Savings Bank, FSB, Des Moines, Iowa	863,511	903,318	276	+33
244	AmeriFed Federal Savings Bank, Joliet, Ill.	860,508	783,456	309	+65
245	First Federal Savings & Loan Assn., Honolulu, Hawaii	859,716	807,308	304	+59
246	Heartland Federal S & L Assn., Ponca City, Okla.	856,274	861,735	289	+43
247	Spencer Savings Bank, SLA, Garfield, N.J.	855,892	842,690	295	+48
248	Pioneer Savings Bank, Lynnwood, Wash.	854,407	736,595		
249	Redlands Federal Bank, FSB, Calif.	848,997	820,877	301	+52
250	First Federal Savings Bank & Trust, Pontiac, Mich.e	847,244	1,050,865	238	-12
251	First Home Federal S & L Assn., Greensboro, N.C.	844,951	1,058,877	236	-15
252	First FSB, LaCrosse-Madison, LaCrosse, Wis.	844,316	789,681	308	+56
253	SouthTrust Bank, FSB, Atlanta	829,972	225,233		
254	York Federal Savings & Loan Assn., Pa.	829,535	832,021	300	+46
255	Virginia Federal Savings Bank, Richmond	820,711	958,092	261	+6
256	Mid State Federal Savings Bank, Ocala, Fla.	818,669	953,448	262	+6
257	Charter Federal Savings Bank, Bristol, Va.	818,532	874,494	284	+27
258	Middlesex Savings Bank, Natick, Mass.	817,389	673,818	349	+91
259	Village Bank, Port Chester, N.Y.	811,143	613,405		
260	Long Beach Bank, FSB, Orange, Calif.	797,707	794,939	307	+47
261	First Federal S & L Assn., West Palm Beach, Fla.	796,643	781,643	311	+50
262	Maryland Federal Savings & Loan Assn., Hyattsville	795,123	742,765	321	+59
263	Ocean Federal Savings Bank, Brick Town, N.J.	789,159	695,276	336	+73
264	North Shore Bank, FSB, Brookfield, Wis.	788,102	747,074	320	+56
265	Berkeley Federal Savings Bank, Millburn, N.J.	785,691	841,739	297	+32
266	Shadowlawn Savings Bank, SLA, Long Branch, N.J.	783,641	660,251		
267	Republic Capital Bank, FSB, Milwaukee, Wis.	783,609	572,771		
268	Woman's Federal Savings Bank, Cleveland	782,251	759,248	318	+50
269	Raleigh Federal Savings Bank, N.C.	776,044	780,005	312	+43
270	Hollywood Federal Savings Bank, Fla.e	773,031	1,525,465	156	-114
271	Columbia Savings Assn., FA, Emporia, Kan.	764,609	819,559	302	+31
272	Harmonia Savings Bank, Elizabeth, N.J.	763,365	685,859	340	+68
273	First Savings Bank, SLA, Perth Amboy, N.J.	763,233	629,569		
274	First Western Bank, FSB, Las Vegas, Nev.	762,064	1,161,156	216	-58
275	Palmetto Federal Savings Bank, Aiken, S.C.	755,377	714,251	329	+54
276	First Bank, SB, Clayton, Mo.	739,856	722,377	327	+51
277	Home Unity Savings Bank, PaSA, Lafayette Hill, Pa.	734,998	865,809	287	+10
278	Harbor Federal S & L Assn., Fort Pierce, Fla.	731,590	776,890	314	+36
279	Savings Bank of Utica, N.Y.	729,344	705,980	332	+53
280	Citizens Savings Bank, Canton, Ohio	727,766	698,245	334	+54
281	Savings Bank of Manchester, Conn.	716,609	677,946	347	+66
282	Mechanics Savings Bank, Hartford, Conn.	711,624	710,532	330	+48
283	Security Pacific Savings Bank, Tacoma, Wash.	711,019	666,620		
284	First American Savings Bank, FSB, Canton, Ohio	710,477	723,924	326	+42
285	County Bank, FSB, Santa Barbara, Calif.e	709,874	1,171,987	212	-73
286	Great Northwest Bank, SB, Bremerton, Wash.	709,940	665,751		
287	Mutual Savings Bank, FSB, Bay City, Mich.	707,609	728,114	325	+38
288	Superior Federal Bank, FSB, Fort Smith, Ark.	700,090	742,005	322	+34
289	Liberty Savings Bank, FSB, Macon, Ga.	696,677	736,192	323	+34
290	Lockport Savings Bank, N.Y.	696,163	542,837		
291	Local America Bank, FSB, Tulsa, Okla.	692,877	646,382		
292	InterWest Savings Bank, Oak Harbor, Wash.	688,701	586,358		
293	Pioneer Financial Co-op Bank, Malden, Mass.	681,796	448,325		
294	Reliance Federal Savings Bank, Garden City, N.Y.	679,220	691,605	338	+44
295	Compass Bank for Savings, New Bedford, Mass.	677,514	637,792		
296	Community First Bank, FSB, Lansing, Mich.	676,564	509,858		
297	New Mexico Bank & Trust, FSB, El Paso	672,499			
298	First American Savings, FA, Jessieville, Pa.	672,035	704,609	333	+35
299	Derby Savings Bank, Conn.	671,240	639,910		
300	Virginia Beach Federal Savings Bank, Va.	666,818	706,385	331	+32
	Totals for the top 300 in assets[1] ($ million)	817,219	921,373	11.3%	
	Totals for all thrifts[2] ($ million)	1,160,800	1,342,200	13.6%	

Data sources: American Banker questionnaire sent to the 400 largest thrifts in the nation. For those thrifts not responding to the American Banker, data from the Office of Thrift Supervision and the Federal Deposit Insurance Corp. were used. These data were extracted by American Banker from Bankscope and TAFS, two data bases of the federal regulatory data bases provided by W.C. Ferguson & Co., Irving, Tex. (†)— Data for 1990 were for the former Goldome Savings Bank, FSB. These data were included in consolidated data reported by its former parent, Goldome, Buffalo, N.Y. (e) In RTC conservatorship program at yearend 1991. (1)— The 1990 totals are for the top 300 in 1990. (2)— Data are from the Federal Deposit Insurance Corp., Washington, D.C. and the Office of Thrift Supervision, Washington, D.C. Compiled by American Banker.

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The 25 Highest-Paid Thrifts Executives in 1991

Rank 1991	Rank 1990	Name	Institution	Title	Compensation 1991	Compensation 1990	Percent change
1	1	James F. Montgomery	Great Western Financial	Chairman	$1,719,437	$1,350,933	27.3
2	2	Richard H. Dahl	H.F. Ahmanson & Co.	Chairman	1,214,375	1,225,000	-0.9
3	4	John F. Maher	Great Western Financial	President	1,095,207	924,849	18.4
4	5	Park T. Abken	ISB Financial Inc.	Chairman	839,000	735,500	14.1
5	6	Thomas R. Roberts	Standard Federal Bank	Chairman	775,833	733,307	5.8
6	8	Herbert M. Sandler	Golden West Financial	Chairman	774,589	724,562	6.9
7	7	Marion O. Sandler	Golden West Financial	President	774,409	724,646	6.9
8	10	Charles R. Rinehart	H.F. Ahmanson & Co.	President	738,750	696,553	6.1
9	30	James H. Herbert II	First Republic Bancorp	President	740,548	475,194	55.8
10	42	William A. Cooper	TCF Financial Corp.	Chairman	702,269	444,624	57.9
11	15	Woodbury C. Tilcomb	Peoples Bancorp of Worcester	President	644,306	623,079	3.4
12	21†	Adam A. Sahm	Craig Financial Corp.	Chairman	615,749	559,351	10.1
13	14	Arthur F. Ingle	Howard Savings Bank	Chairman	602,527	553,840	8.8
14	11	Norman M. Cousins	QUANTUM Inc.	Former president	596,733	661,361	-12.4
15	13	Roy Martin	Coast Savings Financial	Chairman and president	592,670	644,179	-8.0
16	—	Joseph C. Scully	St. Paul Bancorp. Inc.	Chairman	574,701	272,630	110.8
17	25	James T. Judd	Golden West Financial	Senior executive vice president	569,334	534,871	6.4
18	29	John C. Serafino	First Financial Corp.	President	561,334	517,662	8.4
19	35	James M. Large Jr.	Anchor Bancorp.	Chairman	556,231	567,019	-1.9
20	—	William T. Deyo	Peoples Westchester Savings Bank	Chairman and president	551,061	391,935	40.6
21	39	Michael M. Pappas	Great Western Financial	President of the finance division	548,977	462,466	17.9
22	—	Kurt K. Krueger	Washington Mutual Savings Bank	Chairman and president	532,535	397,706	33.9
23	26	George P. Richard	Northeast Federal Corp.	Chairman and president	528,566	531,999	-0.6
24	33	Richard D. Parsons	Dime Savings Bank of New York	Chairman	525,000	437,500	20.0
25	—	Eugene A. Crane	Great Western Financial	Executive vice president	515,068	412,400	24.9

Data source: Data provided by **SNL Securities**, Charlottesville, Va. **Compensation** is for the latest fiscal year and is annualized if paid for only a part of the year. Salary, bonus, deferred compensation and other forms of cash income and compensation are shown together. Also included are monies earned but not necessarily paid in 1991, such as deferred compensation or installments of annual bonus payments. Excluded are severance pay and signing bonuses, where identifiable in the proxy statement. The 1990 data are as reported that year, unless otherwise noted. (†) — Rank executive would have had, if he had been included in last year's listing.

Finance Companies Are Defying Gravity

By William Goodwin

FINANCE COMPANIES have defied the laws of gravity this year.

Despite the free-fall in business borrowing from banks and the commercial paper market, the amount of business credits held by the nation's finance companies continued to rise in 1991, albeit at a slow pace.

As the amount of outstanding commercial and industrial loans shrank by more than $30 billion in the first nine months of 1991, outstanding business credits held by finance companies rose by $15 billion, according to Federal Reserve Board data.

Banks' loss of market share to finance companies shows no sign of abating.

Though finance companies are certainly not immune to the kinds of asset quality problems afflicting commercial banks, these companies generally are in better shape right now – and in position to exploit their growing competitive strength.

"We're not as concerned about the impact of nonperforming commercial real estate and HLT-type loans on the balance sheets of finance companies as on commercial banks," said John Lonski, senior economist at Moody's Investors Service.

That's because finance companies didn't go into these areas to the same extent as the banks, he added.

Westinghouse Credit Corp. stumbled badly by making a lot of commercial real estate loans that have since gone sour.

Despite its problems, though, the single-A credit rating of Westinghouse is the envy of some of the nation's biggest commercial banks.

MEANWHILE, General Electric Capital Corp. has made no secret of its interest in buying some of the assets of Westinghouse Credit.

GE Capital has been closing in on General Motors Acceptance Corp. as the nation's biggest finance company, and the purchase of Westinghouse assets would bring it even closer.

The gap between General Motors Acceptance and GE Capital, ranked first and second, respectively, narrowed markedly in 1990, according to a survey by *American Banker*.

When it comes to business lending, the gap is also narrowing between finance companies and commercial banks.

At the end of September, domestic finance companies had a total of $307.6 billion of outstanding business credits on their books.

That amounts to roughly half of the $619.9 billion of outstanding commercial and industrial loans held by domestically chartered commercial banks.

Put another way, finance companies accounted for 33.2% of the total, up from 31% at the end of last year, and 23.8% at the end of 1985.

IN THE CURRENT risk-averse environment, banks have been adding treasury securities to their balance sheets, rather than loans.

"Finance companies are happy to let banks lend to the government [through the purchase of treasury securities] while they lend to the private sector," said Roger Brinner, chief economist at DRI/McGraw-Hill Inc. in Lexington, Mass.

Leonard Machlis, executive director of the Commercial Finance Association in New York, said banks have created a void that finance companies seem happy to fill.

"It's being handed to them on a silver platter," he said of the new business coming their way.

Norman Treisman, president of Philip Morris Capital Corp. in Rye Brook, N.Y., cited several cases in which the finance unit of Philip Morris Cos. has picked up customers that were rebuffed by banks.

"In one case, the bank reached its legal lending limit and wanted out," he said. At the same time, though, "I wouldn't say the floodgates have opened."

Mr. Machlis said there has been a big increase in the number of small, independent finance companies that have sprung up across the country to lend to small businesses that have been spurned by banks.

These finance companies, though, have had problems of their own in getting bank funding. □

THE AMOUNT OF BUSINESS CREDITS HELD BY THE NATION'S FINANCE COMPANIES CONTINUED TO RISE IN 1991.

Top Finance Companies in the U.S.

Companies with $10 million or more in capital funds on Dec. 31, 1990 or nearest fiscal year-end (in thousands of dollars)

Rank		Total Capital Funds 12/31/90	12/31/89	Rank 12/89	Gain in Rank	Equity Capital 12/31/90	Receivables Net 12/31/90	Total Assets 12/31/90	Net Income 1990	Deferred Income 12/31/90	Receivables Acquired 1990	Bank Credit 12/31/90
1	General Motors Acceptance Corp., Detroit	8,160,200	7,964,500	1		8,002,200	100,154,700	105,103,100	1,190,100	9,259,500	113,308,000	20,637,200
2	General Electric Capital Corp., Stamford, Conn. (a,l)	6,998,000	5,719,000	2		6,886,000	50,225,000	70,385,000	1,021,000	0	26,169,000	17,000,000
3	Ford Motor Credit Co., Dearborn, Mich.	4,962,500	4,534,700	4	+ 1	4,878,400	55,287,900	58,969,400	563,200	294,500	82,116,000	8,500,000
4	Xerox Credit Corp., Stamford, Conn. (i)	4,310,000	3,297,300	5	+ 1	590,000	2,700,000[a]	4,743,000	114,000[a]	467,700	1,416,000	3,000,000
5	Chrysler Financial Corp., Southfield, Mich.	3,893,000	4,609,000	3		2,789,000	20,683,000	24,702,000	313,000	2,830,000	45,960,000	13,206,000
6	Sears Roebuck Acceptance Corp., Wilmington, Del. (d)	2,883,700	2,705,320	6		2,883,700	0[a]	15,373,300	176,400	0	762,300	6,575,000
7	Household Financial Corp., Prospect Heights, Ill.	2,677,900	2,305,200	8	+ 1	1,453,500	10,939,300	16,898,300	230,600	246,300	N.A.	3,500,000
8	Associates Corp. of No. America, Dallas	2,393,600	2,340,505	7		1,898,200	14,276,800	16,594,700	339,200	1,574,400	12,889,400	4,400,000
9	Transamerica Finance Group, Inc., Los Angeles	2,142,829	2,166,936	9		1,455,737	6,366,190	8,500,736	120,892	258,244	11,674,952	3,761,919
10	ITT Financial Corp., St. Louis, Mo.	2,098,365	1,977,192	10		1,324,590	8,943,620	11,664,939	56,565	1,146,046	17,033,541	3,524,995
11	CIT Group Holdings, Inc., Livingston, N.J. (m)	1,699,256	1,641,639	12	+ 1	1,444,705	10,877,554	11,373,863	119,709	1,913,225	12,432,018	2,441,250
12	American Express Credit Corp., Wilmington, Del.	1,636,000	1,508,000	14	+ 2	1,610,000	12,242,000	14,222,000	191,000	107,000	103,400,000	3,800,000
13	Heller Financial, Inc., Chicago (m)	1,513,679	1,611,541	13		1,083,556	7,003,682	7,511,504	74,948	170,508	0	2,550,000
14	Security Pacific Fini Serv System, San Diego, Calif. (g)	1,355,000	1,646,000	11		1,355,000	8,613,000	9,928,000	209,000	925,000	362,000	0
15	American General Finance Corp., Evansville, Ind.	1,345,532	1,432,682	15		1,089,691	4,655,009	5,933,398	122,947	663,746	3,780,313	3,265,000
16	Westinghouse Credit Corp., Pittsburgh	1,281,655	1,169,529	16		1,281,655	6,951,910	10,336,051	(474,122)	802,384	6,907,095	5,280,000
17	John Deere Capital Corp., Reno, Nev.(b)	1,025,911	1,019,574	17		665,911	3,515,511	3,671,805	66,311	1,073,182	3,894,609	2,510,000
18	Commercial Credit Co., Baltimore	1,013,100	964,610	18		951,800	5,078,700	7,138,400	165,200	462,300	1,370,000	3,000,000
19	Beneficial Corp., Wilmington, Del.	984,800	911,100	20	+ 1	984,800	7,772,800	9,270,000	130,400	359,300	4,180,600	2,123,158
20	J.C. Penney Funding Corp., Dallas (b)	948,000	904,000	21	+ 1	940,000	2,086,000	2,171,000	45,000	0	0	2,000,000
21	IBM Credit Corp., Stamford, Conn. (i)	911,018	820,508	23	+ 2	911,018	7,962,870	11,131,924	165,510	950,684	N.A.	N.A.
22	Avco Financial Services, Inc., Irvine, Calif.	887,733	953,330	19		673,718	4,183,929	5,084,640	117,875	422,967	4,965,892	2,174,189
23	Philip Morris Capital Corp., Rye Brook, N.Y. (l)	784,500	683,200	24	+ 1	784,500	3,285,000	3,951,100	140,000	1,400,500	400,125	1,000,000
24	Toyota Motor Credit Corp., Torrance, Calif. (b,c)	689,432	568,652	26	+ 2	689,432	5,161,284	5,579,358	51,713	37,504	N.A.	775,000
25	Norwest Financial Services, Inc., Des Moines, Iowa (g)	663,067	630,772	25		436,193	3,127,327	3,644,684	106,280	785,645	3,430,954	742,500
26	Tenneco Credit Corp., Houston	615,149	607,603	26‡		315,149	2,752,326	2,997,372	54,546	0	N.A.	N.A.
27	McDonnell Douglas Finance Corp., Long Beach, Calif. (l)	499,800	443,300	31	+ 4	364,900	2,736,000	3,454,200	65,500	486,000	761,300	462,900
28	AT&T Capital Corp., Morristown, N.J. (l)	495,512	384,630	34	+ 6	470,212	4,554,184	4,955,951	55,709	1,053,176	3,680,099	1,500,000
29	Pitney Bowes Credit Corp., Norwalk, Conn.	486,755	433,149	33	+ 4	419,507	2,826,057	2,864,516	83,176	0	1,388,091	1,015,000
30	Macy Credit Corp., New York (a,c)	455,717	538,107	27		327,069	766,453	1,063,476	36,749	25,487	N.A.	N.A.
31	Great Western Consumer Finance Group, Cordova, Tenn. (d,g)	447,917	447,781	30		296,378	1,138,676	1,351,636	22,380	18,564	89,095	190,000
32	Fleet Financial Corp., Providence, R.I. (g)	428,975	460,117	29		239,025	1,578,849	1,755,451	59,996	206,811	676,425	175,000
33	Discover Credit Corp., Greenville, Del. (e)	416,600	289,200	39	+ 6	406,600	3,944,200[a]	3,974,200	37,400	0	N.A.	3,422,500
34	PacifiCorp Financial Services, Inc., Portland, Ore. (l)	381,935	437,998	32		257,735	723,023	1,685,591	16,900	174,604	265,269	650,000
35	US West Financial Services, Inc., Stamford, Conn.	359,975	318,975	36	+ 1	359,975	3,188,929	3,468,389	37,540	626,297	1,141,961	0
36	Case Credit Corp., Racine, Wis.	348,468	296,502	38	+ 2	311,188	1,806,651	1,875,300	37,051	0	2,804,134	750,000
37	Navistar Financial Corp., Rolling Meadows, Ill. (b)	339,600	336,700	35		247,000	1,434,400	1,680,400	35,000	143,200	2,302,100	770,000
38	Orix Commercial Alliance Corp., Secaucus, N.J.(b)	327,351	305,363	37		327,351	1,839,125	1,950,956	N.A.	340,713	1,193,379	1,575,000
39	Whirlpool Acceptance Corp., Benton Harbor, Mich.	289,309	229,104	42	+ 3	212,309	1,495,656	1,633,842	27,001	54,768	2,795,541	157,000
40	Caterpillar Financial Services Corp., Peoria, Ill.	274,100	238,400	42‡	+ 2	274,100	1,891,100	2,173,200	26,200	0	N.A.	N.A.
41	Kentucky Finance Co., Inc., Lexington	269,389	118,161	54	+13	77,022	277,029	292,511	16,906	65,788	511,890	68,000
42	Greyhound Financial Corp., Phoenix, Ariz.	262,162	251,340	41		191,294	1,771,540	1,786,878	27,317	0	428,546	500,000
43	GATX Capital Corp., San Francisco	261,405	247,749	42‡		261,405	N.A.	1,159,973	31,603	0	N.A.	N.A.
44	Congress Financial Corp., New York (g)	250,253	153,353	46	+ 2	117,557	1,223,975	1,339,999	30,000	0	4,100,000	140,000
45	Textron Financial Corp., Providence, R.I.	231,353	211,675	43		199,426	1,774,511	1,807,400	29,012	0	870,812	968,600
46	Chase Manhattan Leasing Co. (Mich.), Inc., Buchanan (f,g,l)	211,995	203,452	44‡		211,935	839,736	901,163	8,483	0	N.A.	N.A.
47	Concord Leasing, Inc., Norwalk, Conn. (l,m)	203,994	184,387	44		103,994	1,909,161	1,946,597	19,607	205,932	0	1,851,500
48	Paccar Financial Corp., Bellevue, Wash.	181,852	177,780	45		181,852	1,172,374	1,201,298	4,072	0	1,434,138	300,000
49	Zale Credit Corp., Irving, Tex. (b)	174,106	142,438	49‡		124,106	509,492	516,778	13,668	0	N.A.	N.A.
50	Advanta Corp., Horsham, Pa.	151,885	140,625	49		70,895	1,129,362	1,451,603	15,095	0	2,762,269	126,000
51	Foothill Group, Inc., Los Angeles	145,217	117,545	55	+ 4	63,298	597,016	656,120	(1,725)	0	0	250,000
52	First Manufactured Hous. Cred Cp, Glen Burnie, Md (g)	128,030	129,502	51		23,030	122,213	143,306	1,879	3,600	131,000	205,000
53	First Family Financial Services, Atlanta (g)	121,814	53,852	66	+13	121,814	431,357	506,500	13,188	188,634	503,690	0
54	Mercury Finance Co., Northbrook, Ill.	121,659	85,076	63	+ 9	70,659	417,964	427,246	23,211	86,872	0	170,000
55	Oxford Finance Companies, Inc., Philadelphia	119,978	114,177	57	+ 2	69,753	550,702	513,917	7,214	506,529	327,005	211,000
56	Fidelity Acceptance Corp., Minneapolis (b,g)	119,410	104,269	60	+ 4	118,610	384,654	394,329	15,657	57,365	264,027	113,000
57	Cessna Finance Corp., Wichita, Kan.	112,705	104,634	59	+ 2	112,705	404,413	416,238	8,117	0	340,899	20,000
58	Honeywell Finance, Inc., Minneapolis	108,689	106,263	58		108,689	189,439	189,611	2,426	0	1,222,390	650,000
59	USA Financial Services, Inc., Peoria, Ill. (b,g)	101,918	126,672	52		76,474	355,304	359,188	7,320	0	26,912	0
60	U.S. Bancorp Leasing & Financial, Portland, Ore. (g,l)	92,602				92,602	999,688	1,012,822	9,994	235,103	0	0
61	Signet Finance Corp., Pittsburgh (g)	90,334	87,726	62	+ 1	30,116	353,439	391,580	4,890	0	0	276,075
62	BOT Financial Corp., Boston (m)	86,412	150,320	47		86,412	725,706	771,440	4,174	12,029	725,706	50,000
63	Fremont Financial Corp., Santa Monica, Calif.	75,495	73,029	64	+ 1	55,495	150,592	156,971	N.A.	1,149	953,082	N.A.
64	Chemical Financial Services Corp., Cleveland (g)	71,791	92,862	61		71,791	N.A.	1,268,415	N.A.	N.A.	N.A.	N.A.
65	Amoco Credit Corp., Chicago	57,249	50,882	68	+ 3	57,249	400,309	402,966	31,367	0	N.A.	275,000
66	Century Acceptance Corp., Kansas City, Mo.	56,052	57,289	65	—	31,127	104,137	113,192	2,963	18,430	72,863	35,000
67	Allied Finance Co., Dallas (b)	55,784	50,193	70	+ 3	55,784	113,300	184,487	11,390	31,588	N.A.	N.A.
68	Deutsche Credit Corp., Deerfield, Ill. (m)	55,498	16,306	89	+21	55,498	1,028,922	1,050,318	3,192	192,397	389,973	0
69	Rosenthal & Rosenthal, Inc., New York	51,897	52,259	67		32,847	251,346	274,401	N.A.	N.A.	1,613,778	137,000
70	C&S/Sovran Credit Corp., Atlanta (g)	51,355	47,387	72	+ 2	51,355	299,277	309,775	7,949	15,685	45,000	0
71	Sunoco Credit Corp., Wilmington, Del.	50,526	50,500	69		50,526	228,839	230,588	5,780	0	0	0
72	Personal Finance Co, Olympia Fields, Ill. (b)	47,599	43,032	74	+ 2	27,599	116,930	121,803	4,567	22,319	124,097	0
73	Horrigan American, Inc., Reading, Pa. (j)	47,412	44,333	73		25,757	160,348	173,529	2,261	20,165	113,570	128,922
74	1st Franklin Financial Corp., Toccoa, Ga.	42,778	39,470	77	+ 3	22,281	63,419	79,612	3,668	14,106	95,956	22,000
75	Fleet Factors Corp., New York (g)	42,090				42,090	297,116	303,036	11,103	0	765,230	161,000
76	Capitol Finance Group, Inc., Charlotte, N.C. (g)	40,415	40,379	75		25,165	170,146	189,837	3,235	5,476	183,767	0
77	Security Finance Corp., Spartanburg, S.C.	38,475	39,430	78	+ 1	37,335	72,536	76,990	11,193	18,552	290,183	30,000
78	John Hancock Leasing Corp., Boston	35,477	36,421	79	+ 1	35,477	306,410	331,962	1,056	93,982	119,184	0
79	Banc One Financial Services, Inc., Marion, Ind. (g)	32,923	27,920	84	+ 5	32,923	237,445	250,098	9,004	27,698	177,518	0
80	BayBanks Finance & Leas. Co, Inc, Burlington, Mass (g)	31,923				31,923	450,860	456,222	8,214	0	76,997	0
81	Genesco Financial Corp., Nashville, Tenn. (b)	31,863	31,676	81		31,863	34,886	34,936	187	0	0	0
82	Provident Financial Corp., Columbia, S.C. (g)	25,372	28,040	83	+ 1	21,372	107,608	112,050	3,376	1,807	105,310	0
83	First Hawaiian Creditcorp, Inc., Honolulu (g)	24,638	21,754	86	+ 3	24,535	358,679	377,331	4,244	2,794	277,877	0
84	U.S. Bancorp Financial Inc., Los Angeles (g)	22,283				22,283	180,070	185,129	3,838	147	0	0
85	First Tower Corp., Jackson, Miss.	21,527	20,291	87	+ 2	21,376	44,915	71,619	2,376	0	57,340	44,000
86	Government Employees Financial Corp., Denver	20,558	39,883	76		20,558	142,914	182,998	583	7,601	51,092	13,500
87	Chancellor Corp., Boston (j)	15,117	27,844	85‡		15,117	66,326	127,852	(13,198)	0	N.A.	N.A.
88	Towers Financial Corp., New York	13,422	9,419			13,422	177,155	195,562	3,903	0	N.A.	N.A.
89	Midlantic Commercial Co., Inc., Bloomfield, N.J. (b,c,g)	13,397				13,397	147,615	151,004	3,714	744,741	834,192	125,000
90	United Finance Co., Portland, Ore.(c)	12,068	10,458	91	+ 1	4,746	32,834	33,430	2,604	967	39,938	21,025
91	Coast Business Credit Corp., Los Angeles (g)	12,000	12,000	90		12,000	114,719	117,181	3,209	1,136	28,047	0
92	AmSouth Financial Corp., Birmingham, Ala. (g)	11,625	9,983	93	+ 1	11,625	73,168	74,181	1,643	9,483	17,727	52,107
93	Pioneer Credit Co., Cleveland, Tenn. (b)	11,527	9,969	94	+ 1	2,343	27,230	28,397	415	6,481	0	20,000
94	Mechanics Finance Co., Jersey City, N.J.	10,783	10,128	92		10,666	41,713	45,302	879	458	90,100	34,500

Data Source: American Banker questionnaire sent to commercial and consumer finance companies and leasing companies. **Total Capital funds** are stockholders' equity plus noncurrent subordinated debt. Minority interest is excluded. **Noncurrent:** the remaining maturity of the debt is one year or more. **Equity capital** is the stockholders' equity portion of total capital funds. **Receivables** include direct loans and paper purchased from manufacturers, wholesalers, and retailers. **Receivables Net** excludes unearned income and loan loss reserves. **Net income** is income after taxes but before extraordinary items. **Deferred income**, or unearned discounts, is the sum of prepaid interest on loans outstanding. **Receivables acquired** are gross receivables acquired during the year. **Bank credit** is bank credit lines available plus in use. Please note that many bank related finance companies report zero for bank credit lines because they are funded by their parent company. **(a)**— In January 1991, all the assets of Macy Credit Corp. were sold to General Electric Capital Corp. **(b)**— Year ending on date other than Dec. 31. **(c)**— Current year's figures are for a date different from preceding year. **(d)**— Doing business as above, but its legal name is Aristar, Inc. **(e)**— A consumer finance company subsidiary of Sears, Roebuck and Co., Chicago. **(f)**— Formerly Clark Equipment Credit Corp. **(g)**— A subsidiary of a domestic commercial or savings bank organization. **(h)**— A leasing company. **(m)**— Foreign bank related. **($)**— Rank company would have had if it had been included in the survey. **(†)**— Estimated by American Banker from published reports. **(‡)**— Income from continuing operations. Company lost $367 million from discontinued operations and after a $209.4 million support payment from its parent, Xerox Corp., it lost $43.4 million for the year. **(a)**— Net Consumer receivables are reported on the books of Sears Merchandise Group and totaled $15.2 billion at yearend 1990, down from $15.6 billion a year earlier. **(a)**— Notes receivable from Sears Consumer Financial Corp. of Delaware. **( )**— Indicates a loss. **N.A.**— Not available.

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THRIFTS AND MORTGAGES

Bank-Related Finance Companies

Companies with $10 million or more in total capital funds on Dec. 31, 1990 (figures in thousands)

Rank 12/90		Total Capital Funds 12/31/90	12/31/89	Rank 12/89	Gain in Rank	Parent
	Domestic Commercial and Savings Bank-Related Companies					
14	Security Pacific Fin'l Services System, San Diego, Calif.	1,355,000	1,646,000	11		Security Pacific Corp., Los Angeles
25	Norwest Financial Services, Inc., Des Moines, Iowa	663,067	630,772	25		Norwest Corp., Minneapolis
31	Great Western Consumer Finance Group, Cordova, Tenn.	447,917	447,781	30		Great Western Financial Corp., Beverly Hills
32	Fleet Financial Corp., Providence, R.I.	428,975	460,117	29		Fleet/Norstar Financial Group, Providence, R.I.
44	Congress Financial Corp., New York	250,253	153,353	46	+ 5	CoreStates Financial Corp., Philadelphia
46	Chase Manhattan Leasing Co. (Mich.), Inc., Buchanan (e,f)	211,995	203,452	44‡		Chase Manhattan Corp., New York
52	First Manufactured Housing Cred Cp., Glen Burnie, Md.	128,030	129,502	51	+ 4	First Maryland Bancorp., Baltimore
53	First Family Financial Services, Atlanta	121,814	53,852	66	+18	Georgia Federal Bank, FSB, Atlanta
56	Fidelity Acceptance Corp., Minneapolis (b)	119,410	104,269	60	+ 9	Society for Savings Bancorp, Inc., Hartford, Conn.
59	USA Financial Services, Inc., Peoria, Ill. (b)	101,918	126,672	52		United Savings of America, Chicago
60	U.S. Bancorp Leasing & Financial, Portland, Ore. (f)	92,602				U.S. Bancorp, Portland, Ore.
61	Signal Finance Corp., Pittsburgh	90,334	87,726	62	+ 6	CoreStates Financial Corp., Philadelphia
64	Chemical Financial Services Corp., Cleveland	71,791	92,862	61	+ 2	Chemical Banking Corp., New York
70	C&S/Sovran Credit Corp., Atlanta	51,355	47,387	72	+ 7	C&S/Sovran Corp., Norfolk, Va.
75	Fleet Factors Corp., New York	42,090				Fleet/Norstar Financial Group, Providence, R.I.
76	Capitol Finance Group, Inc., Charlotte, N.C.	40,415	40,379	75	+ 4	First Union Corp., Charlotte, N.C.
79	Banc One Financial Services, Inc., Marion, Ind.	32,923	27,920	84	+10	Banc One Corp., Columbus, Ohio
80	BayBanks Finance & Leasing Co., Inc., Burlington, Mass.	31,923				BayBanks, Inc., Boston
82	Provident Financial Corp., Columbia, S.C.	25,372	28,040	83	+ 6	South Carolina National Corp., Columbia
83	First Hawaiian Creditcorp, Inc., Honolulu	24,638	21,754	86	+ 8	First Hawaiian, Inc., Honolulu
84	U.S. Bancorp Financial Inc., Los Angeles	22,283				U.S. Bancorp, Portland, Ore.
89	Midlantic Commercial Co., Inc., Bloomfield, N.J. (b,c)	13,397				Midlantic Banks, Inc., Edison, N.J.
91	Coast Business Credit Corp., Los Angeles	12,000	12,000	90	+ 2	Coast Federal Bank, FSB, Los Angeles
92	AmSouth Financial Corp., Birmingham, Ala.	11,625	9,983	93	+ 4	AmSouth Bancorporation, Birmingham, Ala.
	Foreign Bank-Related Companies					
11	CIT Group Holdings, Inc., Livingston, N.J.	1,699,256	1,641,639	12	+ 1	Dai-Ichi Kangyo Bank, Ltd.Tokyo
13	Heller Financial, Inc., Chicago	1,513,679	1,611,541	13		Fuji Bank, Ltd., Tokyo
47	Concord Leasing, Inc., Norwalk, Conn. (d,f)	203,994	184,387	44	+ 1	Hongkong & Shanghai Banking Corp., Hong Kong
62	BOT Financial Corp., Boston (f)	86,412	150,320			Bank Of Tokyo, Ltd.
68	Deutsche Credit Corp., Deerfield, Ill.	55,498	16,306	89	+26	Deutsche Bank, Frankfurt, Germany

(a)— The 1990 data are consolidated to include all subsidiaries, and the 1989 data are not. **(b)**— Year ending on date other than Dec. 31. **(c)**— Current year's figures are for a date different from preceding year. **(d)**— Direct subsidiary of Marine Midland Banks, Inc., Buffalo, N.Y., which in turn is a subsidiary of Hongkong & Shanghai Banking Corp. **(e)**— Formerly Clark Equipment Credit Corp. Changed title 5/89. **(f)**— Formerly New England Merchants Leasing Corp. Acquired by Bank of Tokyo Ltd. and changed title 5/1990. **(f)**— A leasing company. **(‡)**— Rank company would have had, if it had been included in the survey.

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Top 50 Finance Companies in Assets

Based on total assets on Dec. 31, 1990 (dollar amounts in thousands)

Rank 12/90		Total Assets 12/31/90	Total Assets 12/31/89	% Chg.
1	General Motors Acceptance Corp., Detroit	105,103,100	103,562,400	1.49
2	General Electric Capital Corp., Stamford, Conn. (f)	70,385,000	58,696,000	19.91
3	Ford Motor Credit Co., Dearborn, Mich.	58,969,400	54,931,300	7.35
4	Chrysler Financial Corp., Southfield, Mich.	24,702,000	30,090,000	17.91
5	Household Financial Corp., Prospect Heights, Ill.	16,898,300	15,116,400	11.79
6	Associates Corp. of No. America, Dallas	16,594,700	14,785,201	12.23
7	Sears Roebuck Acceptance Corp., Wilmington, Del.	15,373,300	14,381,044	6.90
8	American Express Credit Corp., Wilmington, Del.	14,222,000	12,610,000	12.78
9	ITT Financial Corp., St. Louis, Mo.	11,664,939	10,589,246	10.16
10	CIT Group Holdings, Inc., Livingston, N.J. (m)	11,373,863	10,145,350	12.11
11	IBM Credit Corp., Stamford, Conn. (f)	11,131,924	9,747,326	14.20
12	Westinghouse Credit Corp., Pittsburgh	10,336,051	9,300,126	11.14
13	Security Pacific Fin'l Services System, San Diego, Calif. (g)	9,928,000	13,815,000	28.14
14	Beneficial Corp., Wilmington, Del.	9,270,000	7,947,500	16.64
15	Transamerica Finance Group, Inc., Los Angeles	8,500,736	8,896,429	4.45
16	Heller Financial, Inc., Chicago (m)	7,511,504	6,906,341	8.76
17	Commercial Credit Co., Baltimore	7,138,400	5,198,280	37.32
18	American General Finance Corp., Evansville, Ind.	5,933,398	5,821,803	1.92
19	Toyota Motor Credit Corp., Torrance, Calif.	5,579,358	4,370,312	27.66
20	Avco Financial Services, Inc., Irvine, Calif.	5,084,640	4,483,632	13.40
21	AT&T Capital Corp., Morristown, N.J. (f)	4,955,951	3,716,669	33.34
22	Xerox Credit Corp., Stamford, Conn. (f)	4,743,000	5,486,800	13.56
23	Discover Credit Corp., Greenville, Del.	3,974,200	2,396,600	65.83
24	Philip Morris Capital Corp., Rye Brook, N.Y. (f)	3,951,100	3,531,300	11.89
25	John Deere Capital Corp., Reno, Nev.	3,671,805	3,197,322	14.84
26	Norwest Financial Services, Inc., Des Moines, Iowa (g)	3,644,684	3,181,339	14.56
27	US West Financial Services, Inc., Stamford, Conn.	3,468,389	3,010,000	15.23
28	McDonnell Douglas Finance Corp., Long Beach, Calif. (f)	3,454,200	3,179,800	8.65
29	Tennaco Credit Corp., Houston	2,997,372	3,106,570	3.52
30	Pitney Bowes Credit Corp., Norwalk, Conn.	2,854,516	2,565,395	11.74
31	Sanwa Business Credit Corp., Chicago (a,m)	2,544,669	1,906,604	33.47
32	Caterpillar Financial Services Corp., Peoria, Ill.	2,173,200	1,709,700	27.11
33	J.C. Penney Funding Corp., Dallas	2,171,000	2,524,000	13.99
34	Orix Commercial Alliance Corp., Secaucus, N.J.	1,950,956	1,924,209	1.39
35	Concord Leasing, Inc., Norwalk, Conn. (i,m)	1,946,597	1,584,263	22.87
36	Case Credit Corp., Racine, Wis.	1,875,300	1,578,715	18.79
37	Textron Financial Corp., Providence, R.I.	1,807,400	1,687,389	7.11
38	Greyhound Financial Corp., Phoenix, Ariz.	1,786,878	1,646,006	8.56
39	Fleet Financial Corp., Providence, R.I. (g)	1,755,451	2,176,045	19.33
40	PacifiCorp Financial Services, Inc., Portland, Ore. (f)	1,685,591	2,186,312	22.19
41	Navistar Financial Corp., Rolling Meadows, Ill.	1,680,400	1,659,100	1.28
42	Whirlpool Acceptance Corp., Benton Harbor, Mich.	1,633,842	1,371,938	19.09
43	Advanta Corp., Horsham, Pa.	1,451,603	1,297,788	11.85
44	Great Western Consumer Finance Group, Cordova, Tenn. (g)	1,351,636	1,481,466	8.76
45	Congress Financial Corp., New York (g)	1,339,999	1,248,810	7.30
46	Chemical Financial Services Corp., Cleveland (g)	1,268,415	1,468,244	13.61
47	Paccar Financial Corp., Bellevue, Wash.	1,201,298	1,275,692	5.83
48	GATX Capital Corp., San Francisco	1,159,973	1,026,213	13.03
49	Macy Credit Corp., New York	1,063,476	1,396,438	23.84
50	Deutsche Credit Corp., Deerfield, Ill. (m)	1,050,318	837,984	25.34

(a)— Capital data and net income were not reported by the company. **(g)**— A subsidiary of a domestic commercial or savings bank organization. **(f)**— A leasing company. **(m)**— Owned by a foreign banking organization.

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Top 50 Finance Companies Earners

Based on net income for 1990 (dollar amounts in thousands)

Rank 1990		Net Income 1990	Net Income 1989	% Chg.
1	General Motors Acceptance Corp., Detroit	1,190,100	1,110,700	7.15
2	General Electric Capital Corp., Stamford, Conn. (f)	1,021,000	859,000	18.86
3	Ford Motor Credit Co., Dearborn, Mich.	563,200	448,800	25.49
4	Associates Corp. of No. America, Dallas	339,200	326,659	3.84
5	Chrysler Financial Corp., Southfield, Mich.	313,000	284,000	10.21
6	Household Financial Corp., Prospect Heights, Ill.	230,600	204,500	12.76
7	Security Pacific Fin'l Services System, San Diego, Calif. (g)	209,000	174,000	20.11
8	American Express Credit Corp., Wilmington, Del.	191,000	190,000	0.53
9	Sears Roebuck Acceptance Corp., Wilmington, Del.	178,400	178,070	0.19
10	IBM Credit Corp., Stamford, Conn. (f)	165,510	137,011	20.80
11	Commercial Credit Co., Baltimore	165,200	126,141	30.96
12	Philip Morris Capital Corp., Rye Brook, N.Y. (f)	140,000	129,400	8.19
13	Beneficial Corp., Wilmington, Del.	130,400	120,900	7.86
14	American General Finance Corp., Evansville, Ind.	122,947	100,398	22.46
15	Transamerica Finance Group, Inc., Los Angeles	120,892	183,530	-34.13
16	CIT Group Holdings, Inc., Livingston, N.J. (m)	119,709	126,156	- 5.11
17	Avco Financial Services, Inc., Irvine, Calif.	117,875	108,424	8.72
18	Xerox Credit Corp., Stamford, Conn. (f)	114,000*	90,600*	25.83
19	Norwest Financial Services, Inc., Des Moines, Iowa (g)	106,280	89,345	18.95
20	Pitney Bowes Credit Corp., Norwalk, Conn.	83,176	68,361	21.67
21	Heller Financial, Inc., Chicago (m)	74,948	101,579	-26.22
22	John Deere Capital Corp., Reno, Nev.	66,311	67,437	- 1.67
23	McDonnell Douglas Finance Corp., Long Beach, Calif. (f)	65,500	151,400	-56.74
24	Fleet Financial Corp., Providence, R.I. (g)	59,996	53,076	13.04
25	ITT Financial Corp., St. Louis, Mo.	56,565	156,906	-63.72
26	AT&T Capital Corp., Morristown, N.J. (f)	55,709	41,695	33.61
27	Tennaco Credit Corp., Houston	54,546	47,392	15.10
28	Toyota Motor Credit Corp., Torrance, Calif.	51,713	42,078	22.90
29	J.C. Penney Funding Corp., Dallas	45,000	52,000	-13.46
30	US West Financial Services, Inc., Stamford, Conn.	37,540	24,471	53.41
31	Discover Credit Corp., Greenville, Del.	37,400	32,500	15.08
32	Case Credit Corp., Racine, Wis.	37,051	34,896	6.18
33	Macy Credit Corp., New York	36,749	59,017	-37.73
34	Navistar Financial Corp., Rolling Meadows, Ill.	35,000	36,200	- 3.31
35	GATX Capital Corp., San Francisco	31,603	28,144	12.29
36	Amoco Credit Corp., Chicago	31,367	25,341	23.78
37	Congress Financial Corp., New York (g)	30,000	26,800	11.94
38	Textron Financial Corp., Providence, R.I.	29,012	23,567	23.10
39	Greyhound Financial Corp., Phoenix, Ariz.	27,317	23,701	15.26
40	Whirlpool Acceptance Corp., Benton Harbor, Mich.	27,001	18,036	49.71
41	Caterpillar Financial Services Corp., Peoria, Ill.	26,200	21,200	23.58
42	Mercury Finance Co., Northbrook, Ill.	23,211	17,401	33.39
43	Great Western Consumer Finance Group, Cordova, Tenn. (g)	22,380	35,189	-36.40
44	Concord Leasing, Inc., Norwalk, Conn. (i,m)	19,607	14,407	36.09
45	Kentucky Finance Co., Inc., Lexington	16,906	14,888	13.55
46	PacifiCorp Fin'l Services, Inc., Portland, Ore. (f)	16,900	17,611	- 4.04
47	Fidelity Acceptance Corp., Minneapolis (g)	15,657	12,661	23.66
48	Advanta Corp., Horsham, Pa.	15,095	8,765	72.22
49	Zale Credit Corp., Irving, Tex. (b)	13,668	12,180	13.15
50	First Family Financial Services, Atlanta (g)	13,188	10,744	22.75

Net income is income after taxes but before extraordinary items. **(*)**— Income from continuing operations, including discontinued operations, the company lost $43.4 million in 1990 and earned $138.1 million in 1989. **(g)**— A subsidiary of a domestic commercial or savings bank organization. **(f)**— A leasing company. **(m)**— Owned by a foreign banking organization. **( )**— Indicates a net loss for the year. **N.A.**— Not available.

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Finance Companies by Business Activity

A breakdown of companies by their consumer, commercial, leasing, and factoring receivables at yearend 1990, compared with yearend 1989
(dollar amounts in millions)

	Consumer — Retail and Real Estate	12/31/90	12/31/89
1	General Motors Acceptance Corp., Detroit	62,206	$64,080
2	Ford Motor Credit Co., Dearborn, Mich.	35,950	37,838
3	Sears Merchandise Group (a)	15,230	15,580
4	General Electric Capital Corp., Stamford, Conn. (b,f)	14,798	13,034
5	American Express Credit Corp., Wilmington, Del.	12,242	10,085
6	Chrysler Financial Corp., Southfield, Mich.	10,438	16,364
7	Associates Corp. of No. America, Dallas	8,915	7,026
8	Beneficial Corp., Wilmington, Del.	7,621	6,572
9	Household Financial Corp., Prospect Heights, Ill.	7,313	6,886
10	ITT Financial Corp., St. Louis, Mo.	5,328	4,809
11	American General Finance Corp., Evansville, Ind.	4,627	4,209
12	Avco Financial Services, Inc., Irvine, Calif.	4,543	3,643
13	Security Pacific Fin! Serv Systems, San Diego, Calif.	4,499	5,742
14	Discover Credit Corp., Greenville, Del. (c)	3,944	2,376
15	Toyota Motor Credit Corp., Torrance, Calif.	3,765e	3,036

	Commercial — Industrial	12/31/90	12/31/89
1	General Motors Acceptance Corp., Detroit	31,001	26,973
2	Ford Motor Credit Co., Dearborn, Mich.	15,302	13,173
3	Chrysler Financial Corp., Southfield, Mich.	7,868	8,690
4	CIT Group Holdings, Inc., Livingston, N.J. (m)	7,724	7,519
5	General Electric Capital Corp., Stamford, Conn. (b,f)	6,880	5,827
6	Heller Financial, Inc., Chicago (m)	6,661	6,234
7	Westinghouse Credit Corp., Pittsburgh	5,626	6,562
8	Associates Corp. of No. America, Dallas	4,440	4,426
9	ITT Financial Corp., St. Louis, Mo.	3,595	3,755
10	Transamerica Finance Group, Inc., Los Angeles	3,131	3,891
11	Household Financial Corp., Prospect Heights, Ill.	3,058	3,039
12	J.C. Penney Funding Corp., Dallas	2,695	2,355
13	US West Financial Services, Inc., Stamford, Conn.	1,851	1,398
14	Security Pacific Fin! Serv Systems, San Diego, Calif.	1,813	3,569
15	Case Credit Corp., Racine, Wis.	1,669	1,387

	Leasing — Nonbank	12/31/90	12/31/89
1	General Electric Capital Corp., Stamford, Conn. (b,f)	28,577	22,918
2	General Motors Acceptance Corp., Detroit	6,949	6,201
3	AT&T Capital Corp., Morristown, N.J. (f)	4,554	2,377
4	Ford Motor Credit Co., Dearborn, Mich.	4,037	1,442
5	Pitney Bowes Credit Corp., Norwalk, Conn.	2,826	2,553
6	McDonnell Douglas Finance Corp., Long Beach, Calif. (f)	2,736	2,195
7	Xerox Credit Corp., Stamford, Conn. (f)	2,700e	4,793
8	Chrysler Financial Corp., Southfield, Mich.	2,377	2,282
9	Philip Morris Credit Corp., Rye Brook, N.Y. (f)	2,138	1,793
10	Westinghouse Credit Corp., Pittsburgh	1,325	1,144
11	Associates Corp. of No. America, Dallas	923	743
12	Toyota Motor Credit Corp., Torrance, Calif.	915e	737
13	US West Financial Services, Inc., Stamford, Conn.	783	1,062
14	Textron Financial Corp., Providence, R.I.	699	755
15	Household Financial Corp., Prospect Heights, Ill.	610	430

	Leasing — Bank-Related	12/31/90	12/31/89
1	Citicorp, New York	6,405	5,899
2	Security Pacific Corp., Los Angeles	3,982	3,777
3	Chase Manhattan Corp., New York	2,838	2,762
4	Concord Leasing, Inc., Norwalk, Conn. (d,m)	1,909	
5	CIT Group Holdings, Inc., Livingston, N.J. (m)	1,858	1,420
6	Fleet/Norstar Financial Grp., Providence, R.I.	1,583	1,864
7	Marine Midland Banks, Inc., Buffalo, N.Y. (d,m)	1,554	3,340
8	Wells Fargo & Co., San Francisco	1,162	1,053
9	Bank of New York Co., New York	1,158	1,097
10	Bank of Boston Corp., Boston	1,136	1,183
11	Chemical Banking Corp., New York	1,131	1,251
12	First Chicago Corp.	1,027	919
13	BankAmerica Corp., San Francisco	1,005	981
14	Manufacturers Hanover Corp., New York	989	1,167
15	First Fidelity Bancorp., Lawrenceville, N.J.	981	1,040

	Factoring Volume	1990	1989
1	CIT Group Holdings, Inc., Livingston, N.J. (m)	6,730	7,342
2	Heller Financial, Inc., Chicago (m)	6,501	5,595
3	BNY Financial Co., New York (d,n,o)	6,200	5,000
4	Citizens & Southern Commercial Corp., Atlanta (g,o)	5,800	4,600
5	Republic Factors Corp., New York (g,o)	4,200	4,100
6	Congress Financial Corp., New York (g)	4,100	4,100
7	Barclays American Corp., Charlotte, N.C. (m,o)	3,843	3,332
8	BancBoston Financial, New York (g,o)	3,444	3,682
9	Trust Company Bank, Atlanta (g,o)	2,906	2,768
10	Rosenthal & Rosenthal, Inc., New York	1,195	1,184
11	Century Business Credit Corp., New York (o)	901	852
12	Milberg Factors, Inc., New York (o)	860	820
13	Midlantic Commercial Co., Inc., Bloomfield, N.J. (d)	834	904
14	Fleet Factors Corp., New York (g,o)	765	727
15	Beneficial Corp., Wilmington, Del.	701	588

Data Sources: The consumer, commercial, and nonbank leasing data and some of the factoring data are from **American Banker**'s finance company survey. The data on bank related leasing were provided by Automatic Data Processing BISG Data Services, Jersey City, N.J., from its data base of bank holding companies reporting to the Federal Reserve Board on Form Y-9. Most of factoring data are from the **Daily News Record**, a New York based textile trade newspaper. (a)— *Sears Roebuck Acceptance Corp.*, Wilmington, Del., is the financing arm of Sears, Roebuck and Co. However, the net consumer receivables are reported by *Sears Merchandise Group*. (b)— Receivables classifications calculated by *American Banker* based on loan breakdown provided by the company. (c)— Another consumer credit subsidiary of *Sears, Roebuck and Co.*, *Discover Credit Corp.* finances the accounts receivable generated by *Discover Card* and the instalment notes receivable originated by certain subsidiaries of *Sears Consumer Financial Corp.* which operates within the *Dean Witter Financial Services Group*. The data reported are the notes receivable from *Sears Consumer Financial Corp. of Delaware*. (d)— In 1989, Concord was a subsidiary of Marine Midland Banks, Inc., and its data were included in Marine's 1989 figure. In 1990, Concord became a direct subsidiary of Marine Midland's parent, Hongkong & Shanghai Banking Corp., Hong Kong. (e)— A subsidiary of a domestic commercial or savings banking organization. (f)— A leasing company. (m)— Owned by a foreign commercial bank-ing organization. (n)— Acquired BT Factors, New York, a division of Bankers Trust Co., in 1990. BT Factors was the ninth largest factor in 1989 with a factoring volume of $2.8 billion. (o)— Formerly known as *Ambassador Factors*. (p)— Factoring data are from the Feb. 13, 1991, *Daily News Record*. (+)— Data were estimated by American Banker from published reports.

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Top Independent or Affiliated Finance Companies

Companies with $10 million or more in total capital funds as of Dec. 31, 1990 or nearest fiscal yearend (dollar figures in thousands)

Rank 12/90		Capital Funds 12/31/90	Capital Funds 12/31/89	Rank 12/89	Gain in Rank
1	General Electric Capital Corp., Stamford, Conn. (f)	6,998,000	5,719,000	1	
2	Household Financial Corp., Prospect Heights, Ill.	2,677,900	2,305,200	3	+ 1
3	Associates Corp. of No. America, Dallas	2,393,600	2,340,505	2	
4	Transamerica Finance Group, Inc., Los Angeles	2,142,829	2,186,936	4	
5	ITT Financial Corp., St. Louis, Mo.	2,098,385	1,977,192	5	
6	CIT Group Holdings, Inc., Livingston, N.J. (m)	1,699,256	1,641,639	7	+ 1
7	Heller Financial, Inc., Chicago (m)	1,513,679	1,611,541	8	+ 1
8	Security Pacific Fin! Services System, San Diego, Calif. (g)	1,355,000	1,646,000	6	
9	American General Finance Corp., Evansville, Ind.	1,345,532	1,432,682	9	
10	Westinghouse Credit Corp., Pittsburgh	1,281,655	1,169,529	10	
11	Commercial Credit Co., Baltimore	1,013,100	964,610	11	
12	Beneficial Corp., Wilmington, Del.	984,800	911,100	13	+ 1
13	Avco Financial Services, Inc., Irvine, Calif.	887,733	9?3,330	12	
14	Philip Morris Capital Corp., Rye Brook, N.Y. (f)	784,500	683,200	15	+ 1
15	Norwest Financial Services, Inc., Des Moines, Iowa (g)	663,067	630,772	16	+ 1
16	McDonnell Douglas Finance Corp., Long Beach, Calif. (f)	499,800	443,300	19	+ 3
17	Great Western Consumer Finance Group, Carrollton, Texas (g)	447,917	447,781	18	+ 1
18	Fleet Financial Corp., Providence, R.I. (g)	428,975	460,117	17	
19	PacifiCorp Financial Services, Inc., Portland, Ore. (f)	381,935	437,998	20	+ 1
20	US West Financial Services, Inc., Stamford, Conn.	359,975	318,975	21	+ 1
21	Grix Commercial Alliance Corp., Secaucus, N.J.(h)	327,351	305,353	22	+ 1
22	Whirlpool Acceptance Corp., Benton Harbor, Mich.	289,309	229,104	24	+ 2
23	Kentucky Finance Co., Inc., Lexington	269,389	118,161	33	+10
24	Greyhound Financial Corp., Phoenix, Ariz.	262,162	251,340	23	
25	Congress Financial Corp., New York (g)	250,253	153,353	27	+ 2
26	Textron Financial Corp., Providence, R.I.	231,353	211,675	2?	
27	Chase Manhattan Leasing Co. (Mich.), Inc., Bucheane (f,g,i)	211,995	203,452	26#	
28	Concord Leasing, Inc., Norwalk, Conn. (i,m)	203,994	184,387	26	
29	Advanta Corp., Horsham, Pa.	151,885	140,625	29	
30	Foothill Group, Inc., Los Angeles	145,217	117,545	34	+ 4
31	First Manufactured Housing Cred Cp., Glen Burnie, Md.	128,030	129,502	30	
32	First Family Financial Services, Atlanta (g)	121,814	53,852	43	+11
33	Mercury Finance Co., Northbrook, Ill.	121,659	85,076	40	+ 7
34	Oxford Finance Companies, Inc., Philadelphia	119,978	114,177	36	+ 2
35	Fidelity Acceptance Corp., Minneapolis (h,g)	119,410	104,269	37	+ 2
36	Cessna Finance Corp., Wichita, Kan.	112,705	104,634		
37	USA Financial Services, Inc., Peoria, Ill. (h,g)	101,918	126,672	31	
38	U.S. Bancorp Leasing & Financial, Portland, Ore. (g,f)	92,602			
39	Signal Finance Corp., Pittsburgh (g)	90,334	87,726	39	
40	BOT Financial Corp., Boston (m)	86,412	150,320	28	
41	Fremont Financial Corp., Santa Monica, Calif.	75,495	73,029	41	
42	Chemical Financial Services Corp., Cleveland (g)	71,791	92,862	38	
43	Century Acceptance Corp., Kansas City, Mo.	56,052	57,289	42	
44	Allied Finance Co., Dallas(h)	55,784	50,193	45	+ 1
45	Deutsche Credit Corp., Deerfield, Ill. (m)	55,498	16,306	63	+18
46	Rosenthal & Rosenthal, Inc., New York	51,897	52,259	44	
47	C&S/Sovran Credit Corp., Atlanta (g)	51,355	47,387	47	
48	Personal Finance Co, Olympia Fields, Ill. (h)	47,599	43,032	49	+ 1
49	Norrigan American, Inc., Reading, Pa. (i)	47,412	44,333	48	
50	1st Franklin Financial Corp., Toccoa, Ga.	42,778	39,470	52	+ 2
51	Fleet Factors Corp., New York (g)	42,090			
52	Capital Finance Group, Inc., Charlotte, N.C. (g)	40,415	40,379	50	
53	Security Finance Corp., Spartanburg, S.C.	38,475	39,430	53	
54	John Hancock Leasing Corp., Boston	35,477	36,421	54	
55	Banc One Financial Services, Inc., Marion, Ind. (g)	32,923	27,920	58	+ 3
56	BayBanks Finance & Leasing Co., Inc., Burlington, Mass. (g)	31,923			
57	Provident Financial Corp., Columbia, S.C. (g)	25,372	28,040	57	
58	First Hawaiian CreditCorp., Inc., Honolulu (g)	24,638	21,754	60	+ 2
59	U.S. Bancorp Financial Inc., Los Angeles (g)	22,283			
60	First Tower Corp., Jackson, Miss.	21,527	20,291	61	+ 1
61	Government Employees Financial Corp., Denver	20,558	39,883	51	
62	Chancellor Corp., Boston (f)	15,117	27,844	59#	
63	Tovrea Financial Corp., New York	13,422	9,419	69#	+ 6
64	Midlantic Commercial Co., Inc., Bloomfield, N.J. (h,c,g)	13,397			
65	United Finance Co., Portland, Ore.(c)	12,068	10,458	65	
66	Coast Business Credit Corp., Los Angeles (g)	12,000	12,000	64	
67	AmSouth Financial Corp., Birmingham, Ala. (g)	11,625	9,983	67	
68	Pioneer Credit Co., Cleveland, Tenn.(h)	11,527	9,969	68	
69	Mechanics Finance Co., Jersey City, N.J.	10,783	10,128	66	
70	Allstate Financial Corp., Arlington, Va.	9,861	7,817	73	+ 3
71	Signet Commercial Credit Corp., Richmond (g)	9,549	8,496	71	

See table below for footnotes.

Top Captive Finance Companies

Companies with $10 million or more in total capital funds as of Dec. 31, 1990 or nearest fiscal year-end (dollar figures in thousands)

Rank 12/90		Capital Funds 12/31/90	Capital Funds 12/31/89	Rank 12/89	Gain in Rank
1	General Motors Acceptance Corp., Detroit	8,160,200	7,964,500	1	
2	Ford Motor Credit Co., Dearborn, Mich.	4,962,500	4,534,700	3	+ 1
3	Xerox Credit Corp., Stamford, Conn. (f)	4,310,000	3,297,300	4	+ 1
4	Chrysler Financial Corp., Southfield, Mich.	3,893,000	4,809,000	2	
5	Sears Roebuck Acceptance Corp., Wilmington, Del.	2,863,700	2,705,320	5	
6	American Express Credit Corp., Wilmington, Del.	1,636,000	1,508,000	6	
7	John Deere Capital Corp., Reno, Nev.(b)	1,025,911	1,019,574	7	
8	J.C. Penney Funding Corp., Dallas (b)	948,000	904,000	8	
9	IBM Credit Corp., Stamford, Conn. (f)	911,018	820,508	9	
10	Toyota Motor Credit Corp., Torrance, Calif. (b,c)	699,432	588,652	10	
11	Tenneco Credit Corp., Houston	615,149	607,603	10#	
12	AT&T Capital Corp., Morristown, N.J. (f)	495,512	384,630	14	+ 2
13	Pitney Bowes Credit Corp., Norwalk, Conn.	486,755	433,149	13	
14	Macy Credit Corp., New York (c)	455,717	538,107	11	
15	Discover Credit Corp., Greenville, Del.	416,600	289,200	17	+ 2
16	Case Credit Corp., Racine, Wis.	348,468	296,502	16	
17	Navistar Financial Corp., Rolling Meadows, Ill. (b)	339,600	336,700	15	
18	Caterpillar Financial Services Corp., Peoria, Ill.	274,100	238,400	19#	+ 1
19	GATX Capital Corp., San Francisco	261,405	247,749	18#	
20	Paccar Financial Corp., Bellevue, Wash.	181,852	177,780	19	
21	Zale Credit Corp., Irving, Tex. (b)	174,106	142,438	20#	
22	Honeywell Finance, Inc., Minneapolis	108,689	106,263	22	
23	Amoco Credit Corp., Chicago	57,249	50,882	24	+ 1
24	Sunoco Credit Corp., Wilmington, Del.	50,526	50,500	25	+ 1
25	Genesco Financial Corp., Nashville, Tenn. (b)	31,863	31,676	26	+ 1

Independent companies are not owned by other companies. **Affiliated companies** are subsidiaries of other companies but are not captive. **Captive finance companies** are those whose main function consists of financing sales of their parent's product or services. **(b)**— Year ending on date other than Dec. 31. **(c)**— Current year's figures are for a date different from preceding year. **(d)**— A subsidiary of a domestic commercial or savings bank organization. **(f)**— A leasing company. **(m)**— Owned by a foreign commercial banking organization. **N.A.**— Not available. **(#)**— Rank company would have had, if it had been included in the survey.

Bullishness Washes Over Mortgage Banking Firms

By Phil Roosevelt

THE BOOM IN mortgage banking is leading some companies to consider issuing stock to the public.

Their model is Countrywide Credit Industries, the only big mortgage company with publicly traded shares.

The California company has seen its stock skyrocket to about $34, from $8.75 at the beginning of the year.

"I know of at least three companies that are considering this," said a senior mortgage executive at one big bank.

While no offerings are known to be imminent, there is no question about the bullishness that has washed over mortgage banking this year.

DESPITE WEAK HOUSING markets, loan originations at mortgage banks are booming.

That's because low interest rates have boosted the popularity of fixed-rate mortgages – the companies' main product.

Thrifts, meanwhile, are languishing, as consumers avoid their mainstay adjustable-rate loans.

According to an *American Banker* survey, mortgage companies are enjoying a hefty increase in loan-servicing activity, the backbone of their business.

AMONG OTHER things, mortgage bankers are clamoring to have the government reduce down-payment requirements for loans insured by the Federal Housing Administration, as well as to allow borrowers to finance all closing costs.

Mortgage banking companies generally originate fixed-rate mortgages and sell them into the secondary market, which minimizes interest rate risk.

They then earn fees by servicing the loans – funneling monthly payments from homeowners to holders of mortgage-backed securities.

Many of the largest mortgage companies are owned by public banks and thrifts, but that does not rule out the possibility of stock offerings.

Experts say capital-strapped banks and thrifts may be very tempted to sell minority or even majority positions in their mortgage units.

One variation of this has already occurred in the credit card market. MNC Financial Corp., Baltimore, spun off its highly regarded credit card business, MBNA Corp., through a public offering.

The capital-starved banking company spun off its $6 billion card portfolio after failing to fetch the price it was asking in the conventional market.

MORTGAGE banking companies, for their part, have good reason to think about a public offering.

If they can increase equity, their debt ratings will rise and their funding costs will consequently fall.

With that in mind, Countrywide, which went public in 1969, made two offerings of stock this year. Even with dilution, its shares are trading at a stunning 24 times earnings.

Large regional banks, by contrast, generally trade at around nine times earnings.

"Investors seem to be saying that they want a way to invest in mortgage banking," said Bruce Harting, a thrift-stock analyst at Salomon Brothers.

Who could blame them? The combined profits of five major mortgage companies jumped 68% last year and continue to rise this year, according to SMR Research, Budd Lake, N.J.

Meanwhile, most large mortgage companies continue to get bigger. As of June 30, the top 25 servicing concerns were processing monthly payments on about 21% of all home loans, up from 19% a year earlier, according to this paper's survey.

In addition to growing through originations, some big companies have been buying large amounts of servicing rights from other lenders.

The mortgage unit of Chase Manhattan Corp., for example, saw its total servicing portfolio jump 35% in the first half of this year to $32 billion.

Deals in progress should bring another $5 billion of servicing to Chase within the next few months, a bank official said. □

IF MORTGAGE BANKING COMPANIES CAN INCREASE EQUITY, THEIR DEBT RATINGS WILL RISE AND FUNDING COSTS FALL.

The Top 25 Mortgage Servicers at Midyear

Includes banks, thrifts, and mortgage companies and is based on the volume of mortgages serviced for investors
Data are consolidated or combined to include all servicing subsidiaries (dollar amounts in millions)

Rank 6/91	Rank 12/90		Mortgages Serviced for Investors 6/30/91	12/31/90	% Chg.	Number of Subsidiaries 6/30/91	12/31/90	Parent Company
1	1	Citicorp Mortgage, Inc., St. Louis	$69,100	$66,100	4.54%			Citicorp, New York
2	**2**	**Fleet/Norstar Financial Group, Inc., Providence, R.I. (a)**	**$56,000**	**$52,300**	**7.07**	**2**	**2**	
3	3	Fireman's Fund Mortgage Corp., Farmington Hills, Mich.	38,026	35,585	6.68			The Fund American Companies, Purchase, N.Y.
4	4	GMAC Mortgage Co., Elkins Park, Pa.	35,741	32,201	10.99			General Motors Acceptance Corp., Detroit
5	7	Chase Home Mortgage Corp., Tampa (b)	32,015	23,740	35.62			Chase Manhattan Corp., New York
6	5	Standard Federal Savings Bank, Gaithersburg, Md.	29,211	27,242	7.23			
7	6	Lomas Mortgage USA, Dallas	26,943	23,753	13.43			Lomas Financial Corp., Dallas
8	17	Prudential Home Mortgage, Clayton, Mo.	22,390	14,400	55.49			Prudential Insurance Company of America, Newark, N.J.
9	11	Barclays American/Mortgage Corp., Charlotte, N.C. (c)	21,844	17,005	28.46			Barclays Bank, Plc, London, United Kingdom
10	10	First Union Mortgage Corp., Charlotte, N.C.	21,034	17,879	17.65			First Union Corp., Charlotte, N.C.
11	8	BancBoston Mortgage Companies, Inc., Jacksonville, Fla.	20,700	18,967	9.14			Bank of Boston Corp.
12	9	Shearson Lehman Hutton Mortgage Corp., Irvine, Calif.	18,013	18,688	3.61			Shearson Lehman Hutton Inc., New York
13	12	Chemical Mortgage Corp., Columbus, Ohio	17,309	16,238	6.60			Chemical Banking Corp., New York
14	15	Countrywide Funding Corp., Inc., Pasadena, Calif.	17,213	15,163	13.52			Countrywide Credit Industries, Inc., Pasadena, Calif.
15	15‡	KeyCorp Mortgage, Buffalo, N.Y. (d)	16,894	15,946‡	5.94			KeyCorp, Albany, N.Y.
16	16	Sears Mortgage Corp., Vernon Hills, Ill.	16,312	14,731	10.73			Sears, Roebuck & Co., Chicago
17	14	NCNB Mortgage Corp., Dallas (e)	16,090	15,983	0.67			NCNB Corp., Charlotte, N.C.
18	24	G.E. Capital Mortgage Corp., Raleigh, N.C.	16,000†	13,000	23.08			General Electric Capital Corp., Stamford, Conn.
19	13	Metmor Financial Inc., Overland Park, Kan.	15,622	16,193	-3.53			Metropolitan Life Insurance Co., New York
20	23	Home Savings of America, FA, Irwindale, Calif.	15,374	13,514	13.76			H.F. Ahmanson & Co., Los Angeles
21	**20**	**C&S/Sovran Corp., Norfolk, Va. (f)**	**14,800**	**13,992**	**4.35**	**2**	**2**	
22	21	Great Western Bank, FSB, Beverly Hills	13,583	13,871	-2.08			Great Western Financial Corp., Beverly Hills
23	19	Manne Midland Mortgage Corp., Buffalo, N.Y.	13,436	14,027	-4.20			Manne Midland Banks Inc., Buffalo, N.Y.
24	22	Glendale Federal Savings & Loan Assn., Calif.	13,175	13,515	-2.52			Glenfed, Inc., Glendale, Calif.
25	25	Bowest Corp., La Jolla, Calif.	12,816	12,998	-1.40			Bowest Holding Corp., San Diego, Calif.
		Totals for the top 25	**$589,443**	**$537,031**	**9.76%**			
		Pro Forma rankings for Mergers in Progress						
6	**5**	**NationsBank, Charlotte, N.C. (g)**	**$30,690**	**$29,975**	**22.4%**	**3**	**3**	
13	**11**	**Chemical Banking Corp., New York (h)**	**19,481**	**18,520**	**5.19**	**2**	**2**	
16	**18**	**BankAmerica Corp., San Francisco (i)**	**17,739**	**15,321**	**15.78**	**3**	**3**	
		Servicing Controlled by the Resolution Trust Corp. (j)						
		139 S.A.I.F.-insured thrifts	$44,795					
		9 Mortgage Companies	$39,438					
		Total servicing controlled by the RTC	**$84,233**					

Data Sources: American Banker surveyed the top 450 mortgage companies and top 200 commercial banks in servicing for investors. In addition, using data provided by **ADP BISG Data Services, New York**, American Banker identified the top 50 thrifts in mortgage servicing and also identified the 139 thrifts in the RTC Conservatorship Program that were servicing mortgages for investors on June 30. ADP's data are from its data base of the *Thrift Financial Report* submitted by S.A.I.F.-insured thrifts to the Office of Thrift Supervision. **(a)**— Consolidated data for the corporation's two mortgage company subsidiaries: (1) Fleet Real Estate Funding Corp., Florence, S.C. and (2) Fleet Mortgage Corp., Milwaukee. **(b)**— For comparability with the yearend 1990 data, the June data does not include $181 million in commercial mortgages serviced by Chase Bank of Arizona, Scottsdale, including these mortgages brings Chase Manhattan Corp.'s investor servicing total to $32.197 million. Chase Manhattan Corp.'s total servicing portfolio— including the servicing of mortgages owned by the corporation as well as those serviced for investors— was $36.3 billion on June 30. **(c)**— The company is a direct subsidiary of Barclays American Corp., Charlotte, which, in turn, is a subsidiary of Barclays Bank. **(d)**— The company was formed in June, when Key Funding Inc., Portland, Ore. and Goldome Realty Credit Corp., Buffalo, were merged. KeyCorp acquired Goldome Realty on May 31, after the FDIC seized the company's parent. Goldome, and divided its assets between KeyCorp and First Empire State Corp. The data for Dec. 31 are combined data for Key Funding ($1.863 million) and Goldome Realty ($14.083 million). Goldome Realty had ranked 18th at yearend 1990. **(e)**— The company is a direct subsidiary of NCNB Texas National Bank, Dallas, which, in turn, is a subsidiary of the NCNB Corp. **(f)**— The data are for the companies' two mortgage company subsidiaries: (1) Sovran Mortgage Corp., Richmond, and (2) C&S Real Estate Services, Inc., Tucker, Ga. **(g)**— On Aug. 12, NCNB Corp. announced plans to acquire C&S/Sovran Corp. Data are combined for: (1) NCNB Mortgage Corp., (2) Sovran Mortgage Corp., Richmond, and (3) C&S Real Estate Services, Inc., Tucker, Ga. **(h)**— On July 15, Chemical Banking Corp. and Manufacturers Hanover Corp. announced plans to merge. Data are combined for (1) Chemical Mortgage Corp., Columbus, Ohio, and (2) Manufacturers Hanover Servicing, Inc., Deerfield Beach, Fla. **(i)**—In late July, BankAmerica announced plans to purchase Security Pacific Corp. Data are combined for: (1) BankAmerica Bank NT&SA, (2) Security Pacific National Bank, Los Angeles, and (3) Security Pacific Bank Alaska NA, Anchorage. In addition, BankAmerica serviced $19.1 billion of its own mortgages and Security Pacific serviced $7.9 billion of the mortgages in its own portfolio. The total combined servicing done by BankAmerica and Security Pacific— including mortgages owned by the banks plus mortgages serviced for investors— totaled $44.74 billion on June 30. **(j)**— Includes thrifts and the former mortgage subsidiaries of thrifts that were in receivership on June 30, 1991. Please note, that since June 30, the RTC has sold off some sizable portfolios, including Empire of America Realty Credit's $6.8 billion portfolio and Murray Mortgage Co.'s $2.8 billion portfolio. **(†)**— Estimated by *American Banker*. **(‡)**— The Dec. 31, 1990 numbers are pro forma.

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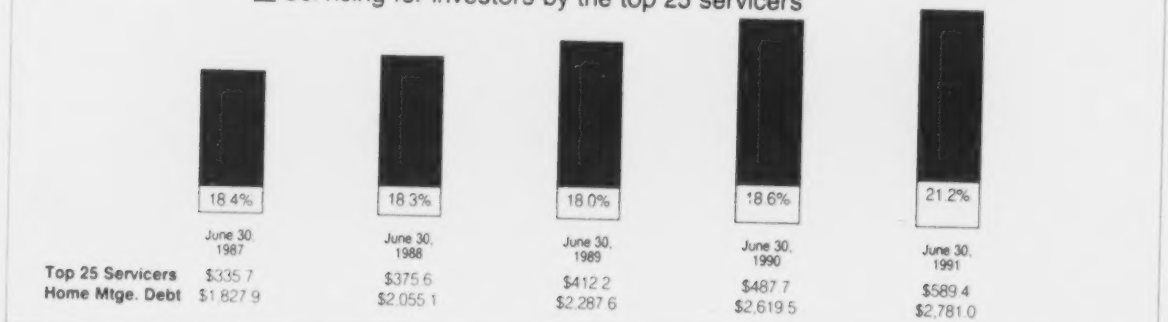
Top 25 Servicers' Market Share is on the Rise

The servicing volume of the top 25 compared with home mortgage debt outstanding: 1987-1991 (dollar amounts in billions)



Top 200 Mortgage Companies

Based on dollar volume of permanent mortgages serviced for investors on June 30, 1991

		Dollar Volume of Mortgages Serviced				No. of Mortgages Serviced	No. of Investors 6/30/91
		6/30/91	6/30/90	Rank 6/30/90	Gain in Rank	6/30/91	Excluding GNMA Pools	GNMA Pools
1	Citicorp Mortgage, Inc., St. Louis	69,100,000,000	63,700,000,000	1		728,823	989	21,803
2	Fireman's Fund Mgage Corp., Farmington Hills, Mich.	38,026,220,532	33,822,522,000	2		601,754	424	30,293
3	GMAC Mortgage Co., Elkins Park, Pa.	35,740,688,251	28,602,679,092	3		452,384	1,270	6,422
4	Chase Home Mortgage Corp., Tampa, Fla.	32,015,776,093	19,353,200,000	8	+4	339,991	294	21,328
5	Fleet Mortgage Corp., Milwaukee, Wis.	28,504,959,750	25,307,090,359	4		566,093	700	8,824
6	Lomas Mortgage USA, Dallas	26,942,824,000	23,688,881,000	5		628,646	1,700	18,839
7	Fleet Real Estate Funding Corp., Florence, S.C.	26,422,435,591	22,764,769,555	6		389,740	719	11,432
8	Prudential Home Mortgage, Clayton, Mo.	22,390,000,000	11,400,000,000	18	+ 10	226,104	0	0
9	Barclays American/Mortgage Corp., Charlotte, N.C.	21,843,532,000	10,856,728,000	19	+ 10	298,337	77	2,887
10	First Union Mortgage Corp., Charlotte, N.C.	21,033,987,000	17,254,000,000	10		273,973	350	3,210
11	BancBoston Mortgage Companies, Inc., Jacksonville, Fla.	20,700,000,000	19,500,000,000	7		321,000	830	4,900
12	Shearson Lehman Hutton Mortgage Corp., Irvine, Calif.	18,012,861,163	17,972,877,312	9		232,147	212	4,623
13	Chemical Mortgage Corp., Worthington, Ohio	17,308,706,000	14,363,664,000	12		196,382	226	3,568
14	Countrywide Funding Corp., Inc., Pasadena, Calif.	17,212,954,000	12,505,100,000	16	+2	203,482	67	6,054
15	KeyCorp Mortgage, Buffalo, N.Y.	16,894,238,000	13,885,230,000[a]	13[a]		258,642	578	16,805
16	Sears Mortgage Corp., Vernon Hills, Ill.	16,312,657,219	6,955,544,893	35	+ 19	206,423	425	3,786
17	NCNB Mortgage Corp., Dallas	16,089,826,000	4,667,800,676[a]			235,341	1,172	4,399
18	G.E. Capital Mortgage Corp., Raleigh, N.C.	16,000,000,000†	13,329,767,789[a]	15		N.A.	N.A.	N.A.
19	Mellmor Financial, Inc., Overland Park, Kan.	15,622,155,000	16,381,749,000	11		268,828	494	3,675
20	Marine Midland Mortgage Corp., Buffalo, N.Y.	13,437,459,000	13,471,660,000	14		149,736	68	1,800
21	Bowest Corp., La Jolla, Calif.	12,815,902,860	10,766,722,735	20		234,481	225	7,300
22	Independence One Mortgage Corp., Southfield, Mich.	12,284,370,862	9,217,248,071	26	+4	195,219	102	6,819
23	Weyerhaeuser Mortgage Co., Woodland Hills, Calif.	11,330,646,724	11,965,646,000	17		150,671	334	3,534
24	Mellon Financial Services Corp., Houston	11,247,009,116	6,574,711,116	37	+ 13	153,567	504	4,483
25	BancPlus Mortgage Corp., San Antonio, Tex.•	10,235,906,691	10,563,812,000	21		188,548	178	7,643
26	Imco Realty Services Inc., Santa Rosa, Calif.	10,120,898,752	7,629,947,000	32	+6	140,553	1,420	6,747
27	Sovran Mortgage Corp., Richmond	10,073,702,000	9,422,883,753	24		172,545	285	4,374
28	Meridian Mortgage Corp., Wayne, Pa. (a)	9,980,707,034	6,570,800,000	38	+ 10	148,829	237	9,979
29	Barnett Mortgage Company, Jacksonville, Fla.	9,626,222,344	8,542,901,123	29		146,082	155	1,801
30	National Mortgage Co., Memphis, Tenn.	8,963,600,000	7,301,494,163	33	+3	199,875	124	1,136
31	Knutson Mortgage Corp., Bloomington, Minn.•	8,339,378,839	8,074,948,463	30		133,521	358	19,555
32	U.S. Bancorp Mortgage Co., Portland, Ore.	8,308,484,477	6,541,489,345	39	+7	123,995	187	10,053
33	USGI, Inc., Norwalk, Conn.	8,300,000,000	9,501,637,000	23		3,796	700	232
34	Midland Mortgage Co., Oklahoma City	8,220,532,605	8,589,406,262	28		147,017	320	7,809
35	Waterfield Mortgage Co., Inc., Fort Wayne, Ind.	7,802,000,000	7,245,000,000	34		157,600	210	2,547
36	J.I. Kislak Mortgage Service Corp., Miami	7,248,269,000	5,323,151,000	43	+7	170,487	0	0
37	Foster Mortgage Corp., Fort Worth, Tex.	7,147,839,321	7,821,162,871	31		90,517	150	11,243
38	Banc One Mortgage Corp., Indianapolis	7,095,609,685	5,990,547,940	40	+2	126,981	360	6,153
39	ARCS Mortgage, Inc., Calabasas, Calif.	6,987,304,192	5,448,112,895	42	+3	73,686	103	6,874
40	Empire of America Realty Credit Corp., Buffalo, N.Y.• (b)	6,814,484,277	9,378,535,220	25		120,705	67	7,884
41	First Gibraltar Mortgage Company, Houston	6,397,045,000	1,774,848,083	125	+ 84	126,887	263	4,950
42	National City Mortgage Co., Miamisburg, Ohio	6,307,722,423	6,629,142,105	36	-	120,718	346	7,237
43	Transworld Mortgage Corp., Houston	6,169,532,889	7,485,000,000[a]			141,931	330	3,874
44	Lumbermen's Investment Corp., Austin, Tex.	6,013,199,000	3,072,500,441	81	+ 37	126,325	514	2,916
45	Dominion Bankshares Mortgage Corp., McLean, Va.	6,000,000,000	4,475,724,000	58	+ 13	76,000	69	12,540
46	CityFed Mortgage Co., Bellevue, Wash.•	5,867,842,021	9,885,705,000[a]			155,831	266	2,136
47	PaineWebber Mortgage Finance, Inc., Columbia, Md.	5,738,513,711	5,054,652,966	47		40,594	61	1,647
48	Troy & Nichols, Inc., Monroe, La.•	5,550,000,000	5,252,000,000	44		128,690	303	2,696
49	PHH US Mortgage Corp., Cherry Hill, N.J.	5,393,044,000	3,772,223,000	69	+ 20	47,637	1	549
50	Gorman & Wilson, Inc., White Plains, N.Y.	5,381,114,000	5,007,308,000	48		632	9	0
51	Associates National Mortgage Corp., Irving, Tex.	5,369,463,000	5,246,413,655	45		71,555	27	9,422
52	Midlantic Home Mortgage Corp., Melville, N.Y.	5,241,714,869	N.A.			82,951	73	1,781
53	Anchor Mortgage Services, Inc., Albion, N.Y.	5,231,126,188	4,937,220,000	50		86,298	168	2,084
54	First Interstate Mortgage Co., Chicago	5,171,989,710	5,669,391,525	41		2,570	140	78
55	Lincoln Service Corp., Owensboro, Ky.	5,147,496,298	4,557,799,316	56	+1	71,016	97	1,874
56	SunTrust Mortgage, Inc., Atlanta	5,129,983,000	4,645,105,000	54		81,685	214	2,927
57	Wachovia Mortgage Co., Winston-Salem, N.C.	5,073,096,570	3,865,015,232	65	+8	63,398	120	1,527
58	Real Estate Financing, Inc., Montgomery	4,990,561,000	3,538,584,457	71	+ 13	106,941	243	1,887
59	Norwest Mortgage, Inc., Des Moines, Iowa	4,925,751,935	1,170,722,890	160	+101	108,440	317	14,527
60	FBS Mortgage Corp., St. Paul, Minn.	4,842,826,000	3,410,622,000	73	+ 13	53,498	156	1,703
61	Shawmut Mortgage Co., West Hartford, Conn.	4,831,096,000	4,932,044,000	51		60,070	200	3,520
62	Sunbelt National Mortgage Corp., Dallas	4,818,422,237	4,920,886,933	52		94,018	250	2,411
63	Realty Mortgage Group, Inc., Vienna, Va.	4,812,926,613	4,628,342,287	55		1,355	60	141
64	Talman Home Mortgage Corp., Norridge, Ill. (c)	4,659,870,000	4,754,630,000	53		104,567	172	1,067
65	Commonwealth Mortgage Co., Burlington, Mass.	4,640,072,432	4,299,850,532	61		50,156	81	2,284
66	C&S Real Estate Services, Inc., Tucker, Ga.	4,526,000,000	3,900,000,000	64		77,425	345	1,239
67	CrossLand Mortgage Corp., Salt Lake City	4,500,000,000	5,200,000,000	46		41,100	165	1,170
68	First Interstate Mortgage Co., Pasadena, Calif.	4,482,553,000	4,948,000,000	49		69,073	2,800	1,664
69	First California Mortgage Co., San Rafael, Calif.	4,468,112,706	3,204,320,797	76	+7	40,456	120	6,300
70	Huntington Mortgage Co., Columbus, Ohio	4,454,061,000	3,781,100,000	67		52,137	80	1,107
71	CB Commercial Real Estate Group, Inc., Los Angeles	4,383,268,196	4,520,972,095	57		3,165	14	0
72	American Home Funding, Inc., Richmond	4,363,514,000	3,183,690,000	78	+6	82,696	84	18,313
73	Meritor Mortgage Corp. East, Philadelphia	4,198,149,000	4,404,978,756	60		88,975	200	2,718
74	Centerbank Mortgage Co., Waterbury, Conn.	4,150,607,846	1,625,097,518	132	+ 58	55,134	123	5,267
75	Alliance Mortgage Co., Jacksonville, Fla.	4,140,273,533	4,418,116,009	59		82,359	200	3,826
76	HBD Mortgage Co., Troy, Mich.	4,059,546,334	3,776,913,638	68		82,480	119	2,612
77	Commercial Federal Mortgage Corp., Omaha, Neb.	3,902,426,000	3,602,035,779	70		86,877	232	2,311
78	Ryland Mortgage Co., Columbia, Md.	3,819,550,000	2,409,407,000	98	+ 20	39,624	37	2,932
79	Directors Mortgage Loan Corp., Riverside, Calif.	3,764,198,000	2,308,621,000	100	+ 21	36,569	35	5,066
80	AmSouth Mortgage Co., Inc., Birmingham, Ala.	3,710,669,469	3,321,093,388	75		96,453	207	1,870
81	Maryland National Mortgage Corp., Baltimore	3,633,077,263	3,039,375,496	83	+2	41,222	100	1,974
82	United Mortgage Corp., Minneapolis•	3,593,510,998	3,074,601,799	80		58,762	62	2,070
83	CitFed Mortgage Corp. of America, Dayton, Ohio	3,347,447,236	2,249,244,570	103	+ 20	51,708	47	750
84	American Residential Mortgage Corp., La Jolla, Calif.	3,174,903,570	1,875,786,614	121	+ 37	39,735	17	724
85	Crestar Mortgage Corp., Richmond	3,068,630,689	2,862,952,816	87	+2	57,391	292	790
86	Holtman Financial Services Ltd., Chicago	3,043,062,673	3,014,626,089	85		816	5	0
87	Loan America Financial Corp., Miami Lakes, Fla.	3,011,817,363	2,600,000,000	93	+6	28,746	69	4,234
88	ConTrust Mortgage Corp., Deerfield Beach, Fla.•	2,957,378,449	2,243,646,000	104	+ 16	36,105	0	0
89	California Mortgage Co., Santa Ana	2,956,512,599	1,092,227,838	165	+ 76	50,842	159	4,642
90	TCF Mortgage Corp., Minneapolis	2,898,198,659	2,489,641,426	96	+6	61,064	28	1,140
91	M-West Mortgage Corp., Orange, Calif.	2,880,000,000	3,101,705,594	79		39,300	N.A.	N.A.
92	Globe Mortgage Co., Hackensack, N.J.	2,874,648,628	2,082,978,063	108	+ 16	19,137	71	1,669
93	Murray Mortgage Co., Dallas•	2,783,452,458	3,388,568,777	74		41,044	206	2,688
94	Margaretten & Company, Inc., Perth Amboy, N.J.	2,781,266,783	2,494,036,983	95	+1	42,061	59	1,159
95	HVR Mortgage, L.P., Pittsburgh	2,778,220,221	3,417,568,644	72		33,135	80	1,886
96	Victoria Mortgage Co., San Antonio, Tex.•	2,738,211,118	2,752,432,221	90		51,232	156	2,625
97	Interwest Mortgage Corp., Ponca City, Okla.	2,712,254,348	2,539,123,000	94		30,420	25	5,930
98	Atlantic Mortgage & Investment Corp., Jacksonville, Fla.	2,642,522,133	2,004,038,110	117	+ 19	55,146	165	4,283
99	Colonial Mortgage Co., Montgomery, Ala.	2,541,831,133	2,242,474,762	105	+6	54,851	75	1,063
100	Leader Mortgage Co., Cleveland	2,441,405,036	2,045,105,000	113	+ 13	60,319	69	613

Data Source: American Banker questionnaire to the top 450 mortgage companies in mortgage servicing. **Description of table:** A ranking based on mortgages serviced for investors on June 30, 1991. The table identifies the 200 largest mortgage companies **responding to the survey**. **Dollar Volume of Mortgages Serviced:** permanent commercial and residential real estate mortgages serviced for investors. Excludes mortgages owned by the institution as well as forward commitments, home improvement loans and all temporary financing, such as construction and development loans. **Number of Mortgages Serviced** are the number of loans associated with the volume reported. **Number of Investors Excluding Pools:** includes depository institutions such as thrifts and banks, pension funds, insurance companies, etc. **Number of Pools:** The sum of GNMA pools, FNMA pools and FHLMC pools. **(a)**— As of June 30, 1991, owned by the Resolution Trust Corp., as receiver for its seized parent thrift. **(b)**— Acquired Old Stone Mortgage Corp., Bellevue, Wash., which had a $2.6 billion servicing portfolio on June 30, 1990. **(c)**— On July 1, the company was sold by the RTC to a joint venture comprised of Prudential-Bache Capital Partners II, L.P., Cargill Financial Services Corp. and Gordon America Inc. **(d)**— Its parent, Talman Home Federal S&L Assn., was acquired by ABN Amro Holding, N.V., Amsterdam, Netherlands in July. **(†)**— Estimated by American Banker. **(†)**— The 1990 data are for the former Goldome Realty Credit Corp. KeyCorp acquired the mortgage company on May 31, after the FDIC seized Goldome, Buffalo, and sold off its assets to KeyCorp and First Empire State Corp. **(†)**— The 1990 data are combined data for NCNB Texas Mortgage Corp., Dallas, and NCNB Mortgage Corp., Charlotte, N.C. At yearend 1990, NCNB Texas Mortgage Corp. changed its title when it merged NCNB Mortgage Corp. Also, on Oct. 12, 1990, the company acquired the $6.5 billion servicing portfolio of Fundamental Mortgage Corp., Dallas. **(†)**— The 1990 data are for Travelers Mortgage Services, Inc., Cherry Hill, N.J. The company's parent, The Travelers Corp., Hartford, Conn., sold the company to General Electric Capital Corp. **(†)**— The 1990 data are for Commonwealth Federal Savings Assn., Houston, parent of the former Commonwealth Mortgage Corp. of America. The thrift was in RTC conservatorship when Transworld acquired a sizable amount of the Commonwealth Mortgage portfolio from the RTC on May 31, 1991. **(†)**— The 1990 data are for City Savings Bank, FSB, Elizabeth, N.J., the former parent of CityFed Mortgage. **N.A.**— Not available.

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Top 200 Mortgage Companies

Based on dollar volume of permanent mortgages serviced for investors on June 30, 1991

		Dollar Volume of Mortgages Serviced		Rank	Gain in	No. of Mortgages	No. of Investors	6/30/91
		6/30/91	6/30/90	6/30/90	Rank	Serviced 6/30/91	Excluding GNMA Pools	GNMA Pools
101	First of America Mortgage Co., Kalamazoo, Mich.	2,440,504,189	304,776,326	262	+161	61,019	176	11
102	Inland Mortgage Corp., Indianapolis	2,365,838,455	1,772,276,886	126	+ 24	33,858	68	2,057
103	L.J. Melody & Co., Houston	2,357,863,770	2,037,330,364	115	+ 12	172	9	0
104	Dyer/Rubin Associates, Beachwood, Ohio	2,350,000,000	N.A.			1,287	0	0
105	Continental, Inc., Seattle	2,347,321,172	2,058,123,891	112	+7	29,619	61	2,055
106	Bailey Mortgage Co., Jackson, Miss.	2,330,758,618	2,698,053,156	91		58,948	200	1,150
107	First NH Mortgage Corp., Hooksett	2,286,245,934	1,468,106,014	138	+ 31	27,740	71	2,464
108	Empbanque Capital Corp., Carle Place, N.Y.	2,281,199,151	2,118,738,273	107		35,082	47	2,696
109	First Franklin Financial Corp., San Jose, Calif.	2,255,000,000	1,240,856,372	155	+ 46	15,615	8	0
110	SouthTrust Mortgage Corp., Birmingham, Ala.	2,253,643,065	1,796,970,000	124	+ 14	37,370	51	1,275
111	Society Mortgage Corp., Cleveland	2,252,749,527	1,669,351,115	131	+ 20	47,630	69	1,351
112	Draper & Kramer, Inc., Chicago	2,212,764,378	1,939,787,520	118	+6	9,422	61	416
113	Manufacturers Hanover Servicing, Inc., Deerfield Beach, Fla.	2,172,000,000				114,599	1	0
114	Merchants Mortgage Corp., Indianapolis	2,160,430,832	2,044,761,460	114		20,654	0	560
115	BancNewEngland Mortgage Co., Inc., East Providence, R.I.	2,131,000,000	3,031,700,000	84		27,891	181	1,401
116	First Commercial Mortgage Co., Little Rock, Ark.	2,078,000,000	1,453,890,200	139	+ 23	56,021	278	1,835
117	WeSav Mortgage Corp., Scottsdale, Ariz.	2,059,993,714	2,384,326,117	99		40,769	83	2,058
118	Platte Valley Mortgage Corp., Scottsbluff, Neb.	2,049,364,578	2,286,391,664	102		27,382	31	1,329
119	Guild Mortgage Co., San Diego, Calif.	1,973,913,107	2,076,800,669	109		24,966	75	932
120	Western Mortgage Loan Corp., Salt Lake City	1,971,091,960	N.A.			31,346	42	1,349
121	Wells Fargo Realty Finance, San Francisco	1,934,818,285	1,918,576,577	119		406	37	4
122	W. Lyman Case & Co., Columbus, Ohio	1,915,117,000	2,196,618,901	106		487	25	0
123	BancOklahoma Mortgage Corp., Tulsa	1,909,721,000	600,542,548	221	+ 98	38,331	0	2,126
124	STM Mortgage Co., Dallas	1,907,529,794				24,293	0	216
125	Greenwich Capital Financial Inc., Irving, Tex.	1,861,180,721	N.A.			18,011	3	1,945
126	B.F. Saul Co., Chevy Chase, Md.	1,845,228,961	2,019,076,803	116		229	4	0
127	Walker & Dunlop, Inc., Washington, D.C.	1,747,249,524	1,681,917,036	129	+2	342	18	0
128	Wallace Moir Co., Beverly Hills, Calif.	1,731,992,063	2,066,681,121	110		648	10	0
129	W. Ross Campbell Co., Los Angeles	1,719,927,879	1,243,064,812	154	+ 25	145	2	0
130	PW Funding, Inc., New York	1,700,000,000	908,755,086	179	+ 49	220	5	196
131	Comerica Mortgage Corp., Auburn Hills, Mich.	1,692,000,000	2,428,005,000	97		60,670	0	472
132	First American Mortgage Corp., Greensboro, N.C.	1,667,100,000	1,066,200,000	167	+ 35	26,387	35	3,467
133	Dovenmuehle Mortgage Inc., Schaumburg, Ill.	1,661,000,000	1,828,702,597	123		43,298	131	616
134	INB Mortgage Corp., Indianapolis	1,601,781,587	1,506,311,000	135	+1	24,383	132	344
135	Gulf States Mortgage Co., Inc., Atlanta	1,601,655,941	1,233,787,940	156	+ 21	22,807	33	968
136	Sibley Mortgage Corp., Rochester, N.Y.	1,597,466,428	1,475,987,000	137	+1	29,554	47	978
137	Northland Financial Co., Bloomington, Minn.	1,580,837,000	N.A.			610	40	0
138	GN Mortgage Co., West Hills, Calif.	1,579,116,652	1,322,193,000	146	+8	12,374	0	940
139	Standard Mortgage Corp., New Orleans, La.	1,541,600,000	1,373,300,000	143	+4	25,573	0	207
140	Market Street Mortgage Corp., Tampa, Fla.	1,521,038,406	1,370,736,163	144	+4	23,911	10	454
141	Comfed Mortgage Services, Inc., Valley Forge, Pa.	1,518,699,679	1,137,456,000	163	+ 22	25,642	32	1,051
142	Dale Mortgage Bankers Corp., Garden City, N.Y.	1,503,081,538	1,149,708,372	162	+ 20	23,790	27	1,493
143	New York Urban Servicing Co., Inc.	1,477,512,371	1,430,360,029	140		196	5	5
144	R&G Mortgage Corp., Hato Rey, P.R.	1,471,305,197	1,280,706,539	150	+6	33,969	30	842
145	Fidelity Bond & Mortgage Co., Blue Bell, Pa.	1,421,004,216	1,845,877,810	122		34,115	90	267
146	Boston Mortgage Co., Inc., Burlington, Mass.	1,420,738,243	1,374,303,167	142		272	13	0
147	Frontline Mortgage Co., Irvine, Calif.	1,400,000,000				13,500	27	0
148	Security Savings Mortgage Corp., Canton, Ohio	1,396,730,019	1,224,155,378	157	+9	33,009	97	171
149	Shoptaw James, Inc., Atlanta	1,393,978,063	1,293,381,736	149		545	12	0
150	Atlantic Residential Mortgage Corp., Baltimore	1,369,980,695	852,299,870			27,990	24	458
151	Valley National Mortgage Co., Phoenix, Ariz.	1,359,000,000	1,378,267,000	141		35,061	130	336
152	Mid North Financial Services, Inc., Chicago	1,350,000,000	1,331,549,400	145		774	20	0
153	Zions Mortgage Co., Salt Lake City	1,347,727,067	N.A.			24,371	90	1,730
154	CUNA Mortgage Corp., Middleton, Wis.	1,310,673,077	1,006,265,410	173	+ 19	22,901	160	900
155	Deposit Guaranty Mortgage Co., Jackson, Miss.	1,310,404,738	1,303,533,586	147		31,125	100	1,845
156	Fidelity Investment Co., Wichita, Kan.	1,304,227,303	1,267,704,023	152		32,053	37	1,147
157	Charter Companies, Albuquerque, N.M.	1,264,954,569				21,300	42	1,043
158	Beneficial Mortgage Corp., Newark, Del.	1,255,089,000				15,992	26	2,779
159	Metropolitan Service Corp., Santa Monica, Calif.	1,214,792,491	N.A.			11,740	150	3,889
160	Gershman Investment Corp., St. Louis, Mo.	1,202,000,000	1,213,487,934	159		24,500	85	546
161	Greentree Mortgage Corp., Marlton, N.J.	1,180,569,329	1,506,425,894	134		20,297	60	2,250
162	Liberty Mortgage Co., Oklahoma City	1,149,138,165	1,009,610,935	172	+ 10	21,155	72	1,665
163	Oak Tree Mortgage Corp., Oklahoma City	1,147,434,000	1,028,895,760	171	+8	19,903	43	518
164	First Virginia Mortgage Co., Falls Church	1,133,909,411	983,535,089	175	+ 11	16,402	98	275
165	ICM Mortgage Corp., Englewood, Colo.	1,076,425,466	809,750,442	188	+ 23	15,222	10	1,183
166	Allied Group Mortgage Co., West Des Moines, Iowa	1,064,771,856	750,000,000	199	+ 33	23,095	60	1,427
167	Bank South Mortgage, Inc., Atlanta	1,050,000,000	636,029,500	185	+ 18	15,500	25	600
168	Sandia Mortgage Corp., Albuquerque, N.M.	1,039,141,979				16,260	0	1,721
169	Mercantile Mortgage Corp., Baltimore	1,031,054,465	1,041,090,005	169		8,413	33	618
170	Midland Financial Mortgages, Inc., Des Moines, Iowa	1,020,326,968				16,426	32	928
171	Collateral Mortgage, Ltd., Birmingham, Ala.	1,019,804,424	873,578,048	182	+ 11	19,723	95	362
172	First Advantage Mortgage Corp., Columbia, Md.	1,014,747,314	1,707,453,885	127		10,552	68	943
173	Boatmen's Mortgage Corp., St. Louis	1,002,566,111	934,868,000	177	+4	16,508	17	54
174	Cypress Financial Corp., Pasadena, Calif.	992,376,686	751,942,996	198	+ 24	7,742	30	336
175	Signet Mortgage Corp., Baltimore	986,504,147	694,156,816	204	+ 29	15,985	59	1,588
176	Seattle Mortgage Co.	978,000,000	824,800,053	186	+ 10	12,100	36	746
177	Universal Mortgage Corp., Milwaukee, Wis.	973,106,660	1,032,420,885	170		24,748	60	1,683
178	Franklin Mortgage Capital Corp., McLean, Va.	959,517,011				6,624	10	1,486
179	First Sun Mortgage Corp., Columbia, S.C.	945,000,000	166,838,000	299	+120	13,136	3	356
180	Detroit Mortgage & Realty Co.	942,523,000	895,397,063	181	+1	12,567	40	664
181	Ameristar Financial Corp., San Diego, Calif.	941,691,000	1,170,129,000	161		7,998	26	1,152
182	Housing Mortgage Corp., Pittsburgh	889,049,000	607,828,000	219	+ 37	28,131	115	889
183	Carey, Kramer, Silvester, Rex, Simigran & Associates, Miami	880,651,500	510,543,523	235	+ 52	156	10	N.A.
184	James B. Nutter & Co., Kansas City, Mo.	880,450,000	802,450,300	193	+9	17,615	37	534
185	Medallion Mortgage Co., San Jose, Calif.	865,000,000	780,000,000	195	+ 10	9,400	16	270
186	Robert C. Wilson Co., Houston	858,453,752	809,725,139	189	+3	409	13	0
187	Alliance Funding Co., Montvale, N.J.	851,551,860	664,690,384	206	+ 19	20,844	31	0
188	David Cromheim Mortgage Corp., Chatham, N.J.	850,000,000	711,822,400	203	+ 15	200	11	0
189	M&I Mortgage Corp., Milwaukee, Wis.	820,335,868	716,243,204	202	+ 13	19,515	50	308
190	Guardian Mortgage Co., Inc., Dallas	819,000,000	736,000,000	201	+ 11	11,723	62	576
191	First Mortgage Corp., Diamond Bar, Calif.	802,000,000	631,754,172	213	+ 22	10,296	14	280
192	Mason-McDuffie Financial Corp., Moraga, Calif.	801,833,177	1,262,239,203	153		288	0	0
193	Trustcorp Mortgage Co., South Bend, Ind.	800,657,432	807,344,528	191		15,420	51	654
194	Investors Residential Mortgage Corp., Austin, Tex.e	794,670,579	903,807,037	180		15,876	50	501
195	Premier Mortgage Co., Baton Rouge, La.	791,929,338	738,289,443	200	+5	14,292	241	238
196	Kirk Mortgage Co., Upper Darby, Pa.	790,767,900	839,181,300	184		15,300	35	513
197	StanChart Mortgage Co., Phoenix, Ariz. (d)	790,026,426	933,776,000	178		13,708	62	552
198	Proctor & Associates of Michigan, Inc., Bloomfield Hills	789,339,662	584,605,553	224	+ 26	262	11	1
199	Great Central Mortgage Co., San Antonio, Tex.	781,859,179	N.A.			12,549	15	940
200	D&N Mortgage Corp., Troy, Mich.	775,065,832	802,740,000	192		11,375	6	794

Data Source: American Banker questionnaire to the top 450 mortgage companies in mortgage servicing. **Description of table:** A ranking based on mortgages serviced for investors on June 30, 1991. The table identifies the 200 largest mortgage companies **responding to the survey. Dollar Volume of Mortgages Serviced:** permanent commercial and residential real estate mortgages serviced for investors. Excludes mortgages owned by the institution as well as forward commitments, home improvement loans and all temporary financing, such as construction and development loans. **Number of Mortgages Serviced** are the number of loans associated with the volume reported. **Number of Investors Excluding Pools:** includes depository institutions such as thrifts and banks, pension funds, insurance companies etc. **Number of Pools:** The sum of GNMA pools, FNMA pools and FHLMC pools. **(e)**— Currently owned by the Resolution Trust Corp. as receiver for its seized parent thrift. **(d)**— A subsidiary of Standard Chartered Group, London; the company changed title from H.S. Pickrell Co. in the first half of this year.

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Top Banks in Mortgage Servicing

Banks with $100 million or more in permanent mortgages serviced for investors on June 30, 1991

Servicing Rank 6/30/91		Mortgages Serviced for Investors: Dollar Volume 6/30/91	Number of Mortgages 6/30/91	No. of Investors Excluding Pools 6/30/91	No. of Pools 6/30/91	Servicing Rank 6/30/90	Gain in Rank	Total Mortgages Serviced 6/30/91	Mortgages Owned by Bank 6/30/91
1	Bank of America NT&SA, San Francisco	10,900,000,000	180,497	416	2,573	1		30,000,000,000	19,100,000,000
2	Security Pacific National Bank, Los Angeles	6,634,154,767	74,484	174	2,281	2		14,525,897,920	7,891,743,.53
3	Citizens Fidelity Bank & Trust Co., Louisville, Ky. (a)	5,976,280,000	102,540	0	4,211	3		6,140,066,000	163,786,000
4	National Bank of Alaska, Anchorage	1,871,487,365	21,859	70	51	5	+1	1,989,542,920	80,269,024
5	United Jersey Bank, Hackensack, N.J.	1,865,642,025	19,708	0	1,538			2,727,494,585	861,852,560
6	Old Kent Bank & Trust Co., Grand Rapids, Mich.	1,727,325,000	37,147	68	2,169	22	+ 16	1,973,946,000	250,836,000
7	Branch Banking & Trust Co., Wilson, N.C.	1,560,621,976	25,665	38	255	19	+ 12	1,907,081,185	346,459,208
8	Western Bank, Los Angeles	1,491,953,000	11,548	28	639	12	+4	1,643,822,000	151,869,000
9	First Interstate Bank of Oregon NA, Portland	1,446,379,511	34,427	87	896	7		1,865,541,506	419,161,995
10	First Tennessee Bank NA, Memphis	1,435,918,062	29,211	43	670	9		1,540,740,303	104,822,241
11	First Wisconsin National Bank, Milwaukee	1,296,605,608	23,007	104	2,753	8		1,474,113,911	177,508,303
12	Equibank, Pittsburgh	1,280,266,067	20,929	0	1,046	21	+ 9	1,533,270,776	1,575,127,008
13	First National Bank, Gainesville, Ga. (b)	1,205,565,882	12,931	3	461	18	+5	1,296,736,874	91,170,992
14	Hibernia National Bank, New Orleans, La.	1,162,199,837	24,957	45	405	10		1,256,121,508	93,921,671
15	Manufacturers & Traders Trust Co., Buffalo, N.Y.	988,168,000	20,819	16	687	27	+ 12	1,880,798,000	892,630,000
16	Union National Bank, Little Rock, Ark.	971,325,653	26,005	188	781	14		1,018,151,997	46,822,344
17	Bank IV Wichita NA, Kan.	934,364,486	18,587	70	5,879	36	+ 19	818,275,598	116,088,888
18	First National Bank of Maryland, Baltimore	791,074,052	10,461	31	187	31	+ 13	1,103,159,496	312,085,444
19	First Interstate Bank of Casper, NA, Wyo.	755,792,869	15,713	200	321	25	+6	795,064,680	39,271,811
20	United Carolina Bank, Whiteville, N.C.	650,100,691	11,157	12	696	26	+6	684,632,792	34,532,101
21	Commercial Center Bank, Santa Ana, Calif.	642,043,694	6,443	0	187	32	+ 11	664,938,204	22,894,510
22	Union Bank, San Francisco	639,677,670	7,496	79	34	28	+6	2,162,890,923	1,523,213,254
23	First National Bank, Anchorage, Alaska	599,268,615	8,042	50	3	24	+1	728,669,912	129,401,297
24	Manufacturers National Bank, Detroit	546,286,053	8,171	50	6	43	+ 19	1,692,919,878	1,215,348,936
25	Wilmington Trust Co., Del.	519,816,329	3,420	59	128	29	+4	1,696,561,862	1,176,745,533
26	Bank of Hawaii, Honolulu	498,123,876	10,960	82	13	30	+4	1,335,431,095	837,307,217
27	Trustmark National Bank, Jackson, Miss.	492,496,273	9,418	1	369	34	+7	660,565,736	168,069,463
28	First Interstate Bank of Washington NA, Seattle	465,464,054	11,027	57	427	37	+ 9	875,731,207	410,267,153
29	Provident Bank, Baltimore	400,606,889	7,873	4	269	40	+ 11	519,938,657	119,331,777
30	Star Bank, NA, Cincinnati	333,289,618	5,619	0	176	38	+ 8	738,119,529	404,829,911
31	Riggs National Bank, Washington, D.C.	320,778,791	2,599	2	21	95	+64	905,992,834	614,255,383
32	Bank of Mississippi, Tupelo	317,405,498	6,175	0	341	42	+ 10	356,584,618	39,179,119
33	Liberty National Bank & Trust Co., Louisville, Ky.	299,100,000	5,083	29	205	39	+6	521,400,000	222,300,000
34	Fremont Bank, Calif.	295,889,000	3,217	9	15	44	+10	485,009,000	189,120,000
35	First Hawaiian Bank, Honolulu	292,367,530	5,651	66	0	41	+6	726,991,615	420,837,221
36	Centura Bank, Rocky Mount, N.C.	280,000,000	5,384	5	100			320,000,000	45,000,000
37	First National Bank & Trust Co., Rockford, Ill.	227,900,033	3,884	7	204	54	+ 17	288,320,092	60,420,059
38	First National Bank, Omaha, Neb.	216,107,114	2,470	15	15	52	+14	279,459,681	63,352,567
39	First Florida Bank, NA, Tampa	205,249,825	4,201	3	1,093	45	+6	591,906,751	386,656,926
40	Security Pacific Bank Alaska, NA, Anchorage	204,714,805	2,366	0	0	47	+7	213,860,398	9,145,593
41	Summit Bank, Fort Wayne, Ind.	204,565,736	4,131	14	13	48	+7	306,231,162	101,664,946
42	Rockland Trust Co., Mass.	199,528,302	2,419	45	3			199,528,302	223,933,012
43	Chase Bank of Arizona, Scottsdale	181,448,964	4,746	43	3,403	35		430,444,381	248,999,417
44	One Valley Bank, NA, Charleston, W. Va.	180,755,763	4,874	23	37	50	+6	330,212,791	149,457,028
45	AmSouth Bank of Florida, Pensacola	179,566,145	4,901	8	159	46	+1	423,189,316	243,623,171
46	North American Bank & Trust Co., Wolcott, Conn.	162,874,238	3,052	29	20	53	+7	330,449,387	4,993,277
47	First National Bank, Albuquerque, N.M.	152,232,495	2,704	0	6	65	+18	218,601,873	66,369,378
48	Novato National Bank, Calif.	150,097,906	1,255	2	0	67	+19	150,097,906	3,627,130
49	First Security Bank of Idaho, NA, Boise	146,613,409	2,626	50	5	70	+21	584,099,706	439,325,030
50	Frankford Bank, Philadelphia	146,251,629	3,089	20	100	59	+ 9	284,931,918	138,680,289
51	Sanwa Bank California, San Francisco	137,494,403	1,967	18	31	62	+ 11	464,075,398	326,580,995
52	Mid State Bank, Arroyo Grande, Calif.	133,106,441	1,316	0	0	64	+ 12	138,802,410	5,695,969
53	Security Bank & Trust Co., Southgate, Mich.	119,700,318	2,762	19	1,950	63	+ 10	248,035,373	128,335,055
54	Citizens Commercial & Savings Bank, Flint, Mich.	115,000,000	5,250	18	17	61	+7	407,000,000	292,000,000
55	Union Trust Co., Stamford, Conn.	100,151,713	1,516	0	0	81	+ 26	557,595,094	457,443,381

Data Source: American Banker questionnaire to the top 200 commercial banks in mortgage servicing. **Description of table:** A ranking based on mortgages serviced for investors on June 30, 1991. The table identifies the 50 largest commercial banks **responding to the survey. Mortgages Serviced for Investors:** The dollar volume of permanent commercial and residential real estate mortgages serviced for investors. Excludes home improvement loans and all temporary financing, such as construction and development loans. Also excludes mortgages serviced for itself and for all accounts of the bank's trust department. **Number of Mortgages** are the number of loans associated with the volume reported. **Number of Investors Excluding Pools:** includes depository institutions such as thrifts and banks, pension funds, insurance companies, etc. **Number of Pools:** The sum of GNMA pools, FNMA pools, and FHLMC pools. **Total Mortgages Serviced by Bank:** Total dollar volume of permanent mortgages serviced by the bank for itself, for its trust department, and for investors. **Mortgages Owned by the Bank:** The dollar volume of permanent mortgages which are assets of the bank. **(a)**— Servicing is done by Citizens Fidelity Mortgage Co., a division of the bank. **(b)**— Doing bussiness as *The Mortgage Source*. **N.A.**— Not Available.

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Top 50 Thrifts in Mortgage Servicing

Based on mortgages serviced for investors on June 30, 1991, compared with June 30, 1990 (dollar amounts in millions)

Rank 6/91	Rank 6/90		Servicing Volume 6/30/91	Servicing Volume 6/30/90	% Chg	Serv. Fees 1991
1	1	Standard Fed'l Svgs Bank, Gaithersburg, Md.	29,211	25,603	14.09	42.8
2	2	Home Savings of America, FA, Irwindale, Calif.	15,374	13,326	15.37	79.7
3	4	Great Western Bank, FSB, Beverly Hills	13,583	11,568	17.42	69.3
4	3	Glendale Federal Savings & Loan Assn., Calif.	13,175	12,690	3.83	7.9
5	7	First Nationwide Bank, FSB, San Francisco	10,947	9,129	19.91	37.8
6	5	BancPlus Savings Assn., Pasadena, Tex.*	10,335	10,688	-3.30	N.A.
7	9	American Savings Bank, FA, Stockton, Calif.	9,668	8,558	12.97	33.0
8	18	California Federal Bank, FSB, Los Angeles	8,499	5,454	55.83	20.1
9	...	Midfirst Bank, SSB, Oklahoma City, Okla.	7,099	N.A.		14.0
10	11	Ceniar Federal Savings Bank, Pennington, N.J.	6,988	7,563	-7.61	16.8
11	15	Carteret Savings Bank, FA, Morristown, N.J.	6,949	6,970	-0.30	11.2
12	13	Transohio Savings Bank, Cleveland	6,667	7,199	-7.38	19.0
13	17	HomeFed Bank, FSB, San Diego, Calif.	6,396	6,052	5.68	14.9
14	19	Western FS&LA, Marina Del Rey, Calif.	6,326	5,332	18.62	18.9
15	23	Coast Savings & Loan Assn., Los Angeles	6,102	4,652	31.17	13.5
16	27	Household Bank, FSB, Newport Beach, Calif.	5,557	4,278	29.89	13.3
17	...	First Gibraltar Bank, FSB, Dallas, Tex.	5,531	N.A.		11.6
18	24	Great Financial Federal, Louisville, Ky.	5,074	4,528	12.05	1.1
19	21	Colonial Svgs & Loan Assn., Fort Worth, Tex.	5,030	5,030	-0.01	14.7
20	16	Perpetual Savings Bank, FSB, McLean, Va.	4,835	6,346	-23.81	5.9
21	20	Leader Fed'l Bk for Savings, Memphis, Tenn.	4,683	5,235	-10.53	12.8
22	31	Standard Federal Bank, Troy, Mich.	4,340	3,256	33.31	10.9
23	35	Dime Svgs Bk of New York, FSB, Garden City	3,678	3,040	21.01	14.3
24	37	Metropolitan Federal Bank, FSB, Fargo, N.D.	3,522	2,875	22.53	N.A.
25	64	United Savings Assn. of Texas, FSB, Houston	3,496	1,637	113.61	5.8
26	25	Comfed Savings Bank, Lowell, Mass.*	3,444	4,400	-21.73	N.A.
27	28	Anchor Savings Bank, FSB, Northport, N.Y.	3,403	3,892	-12.57	N.A.
28	47	First Fed'l Svgs & Loan Assn., Rochester, N.Y.	3,342	2,444	36.75	8.8
29	32	Altus Bank, FSB, Mobile, Ala.*	3,054	3,156	-3.23	N.A.
30	...	Citizens FS&LA, Dayton, Ohio	3,015	3	*	N.A.
31	34	Talman Home Fed'l S&LA, Chicago	2,908	3,044	-4.49	N.A.
32	...	Pacific First Bank, FSB, Seattle, Wash.	2,878	126	2,177.38	6.7
33	51	Commercial Federal Bank, FSB, Omaha, Neb.	2,790	2,253	23.82	N.A.
34	...	Farm & Home Savings Assn., Kansas City, Mo.	2,761	829	232.94	6.3
35	39	Victoria Savings Assn. FSA, Tex.*	2,738	2,761	-0.81	N.A.
36	38	Heartland Federal S&LA, Ponca City, Okla.	2,645	2,831	-6.56	N.A.
37	46	Trust Bank Savings, FSB, Tyson Corner, Va.*	2,607	2,454	6.23	N.A.
38	45	United Savings Bank, Ogden, Utah	2,603	2,499	4.16	2.3
39	36	Amerifirst Bank, FSB, Miami*	2,598	3,022	-14.03	N.A.
40	54	Guardian S&LA, Huntington Beach, Calif.*	2,433	2,083	16.76	7.9
41	...	Boston Five Cents Savings Bank, FSB	2,405	N.A.		6.1
42	40	Suncoast S&LA, Hollywood, Fla.	2,369	2,710	-12.60	8.0
43	76	Guaranty Bk for Svgs, SSB, Milwaukee, Wis.	2,337	1,364	71.35	1.6
44	42	Security Savings & Loan Assn., Jackson, Miss.	2,275	2,707	-15.96	6.1
45	...	Hamilton Savings Bank, FSB, San Francisco	2,213	2	*	3.8
46	43	Homestead Savings, FS & LA, San Francisco	2,204	2,669	-17.40	5.8
47	56	Union Fed'l Svgs Bank of Indianapolis, Ind.	2,198	1,948	12.82	4.4
48	55	Decatur Fed'l Svgs & Loan Assn., Ga.	2,196	2,024	8.51	0.3
49	...	Guaranty Federal Savings Bank, Dallas	2,096	353	493.06	0.8
50	61	San Francisco Fed'l Svgs & Loan Assn.	2,024	1,806	12.09	6.0

Data Source: Data provided by **ADP Data Services Division, New York** from its data base of the Thrift Financial Report submitted by S & L insured thrifts to the Office of Thrift Supervision. **Servicing volume** or mortgages serviced for investors, is the total of all unpaid principal balances of all whole loans and participating interests in loans serviced by an institution but owned by others at the close of the period, whether or not originated by the institution. The data are ~~consolidated~~ for the thrift and its nonfinance and finance subsidiaries. Therefore, thrifts that own mortgage companies are included here. **Serv. fees (loan servicing fees)** are the fees earned — as a result of the servicing for others of loans or participations therein — during the 12 month periods ending on June 30, 1991. The 12 month servicing fees are calculated by summing the fees earned in each of the four quarters of the period. **(*)**— In Resolution Trust Corp. conservatorship program at midyear. **N.A.**— Not available. **(•)**— Percentage gain exceeded 100,000 percent.

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Mergers Lift Rankings Of U.S., European Banks

By James R. Kraus

AFTER YEARS OF STEADY declines in their rankings among world banks, U.S. and European institutions are starting to gain ground on their Japanese rivals.

Mergers are propelling institutions in the United States and Europe upward in the rankings, according to *American Banker*'s annual survey of the world's top 500 banks, listed by asset size.

At the same time, some Japanese banks are shrinking because of problem loans and a stagnant economy.

To be sure, Japanese institutions still dominate the rankings. Indeed, the latest survey, based on yearend 1991 data, found that eight of the 10 largest banks in the world are in Japan.

And that country's heavyweights – like No. 1-ranked Dai-Ichi Kangyo Bank Ltd., with $446 billion in assets – are unlikely to see their lead seriously threatened anytime soon.

But the rankings themselves don't tell the full story. For one thing, the assets of foreign institutions are converted to dollars in the tables, and exchange-rate fluctuations mask some changes taking place.

What's more, megamergers are expected to continue in the West.

The upshot: U.S. and European banks appear to be reversing their decline and seem ready to give the Japanese a run for their money in the next few years.

"U.S. and European banks are growing," said Mark Gross, senior vice president in New York at IBCA Inc., a bank credit rating agency. "At the same time, we expect assets of Japanese banks will continue to remain under pressure to decline."

ONLY ONE U.S. banking company made it into the Top 25 – Citicorp, ranked 23d. But several made big jumps, thanks to mergers:

• BankAmerica Corp. was officially ranked 45th at yearend, but its merger with Security Pacific Corp. in April pushed it into 28th place on a pro forma basis.

• Chemical Banking Corp. moved up to 37th from 75th after its merger with Manufacturers Hanover Trust Corp.

• NationsBank Corp. moved into 48th place, from 80th; it was created by the marriage last year of NCNB Corp. and C&S/Sovran Corp.

European banks, too, are rapidly gaining clout as a result of mergers.

Spain's Banco Espanol de Credito, for example, moved up 26 notches, to 77th place, after it consolidated accounts with its Portuguese subsidiary, and Italy's Banco di Spirito Santo moved up 86 notches, to 93d, after acquiring Cassa di Risparmio di Roma. The Italian bank will move to 40th place after completing a merger with Banco di Roma.

Assets held by seven giant Japanese banks in the ranking – when converted to dollars – increased by 3.3% last year. But the jump was due entirely to a 5.6% appreciation in the yen against the dollar. Measured in yen, the banks' assets actually decreased by 2.5%.

Meanwhile, exchange-rate fluctuations worked against European banks in the ranking because European currencies depreciated against the dollar.

For example, a 1.73% decline in the franc's value against the dollar decreased the asset size of Paris-based Credit Agricole Mutuel by $5 billion. Without that decline, the institution would have had $312 billion in assets and be ranked seventh instead of eighth.

Another trend emerged last year: European and American banks were boosting their capital positions while Japanese institutions, hammered by the collapse of prices on the Tokyo stock exchange, saw their ratios fall. That leaves Western banks better positioned to expand.

At yearend, top-ranked Dai-Ichi Kangyo had total capital equal to 8.25% of risk-adjusted assets, down from 8.76% a year earlier. No. 3 Sakura Bank Ltd.'s ratio dipped to 7.92%, short of the 8% to be required after Dec. 31.

That compares with a 10.7% ratio at Germany's Deutsche Bank, 9.6% at Britain's National Westminster Bank PLC, 10.8% at BankAmerica, and 10.3% at NationsBank. □

EUROPEANS AND AMERICANS WERE BOOSTING CAPITAL POSITIONS WHILE JAPANESE SAW THEIR RATIOS FALL.

The Top 500 Banks in the World

Banks ranked by assets on Dec. 31, 1991, or nearest fiscal yearend. Holding companies are excluded. (Dollar amounts in thousands)

Asset Rank 1991			Assets in US Dollars 12/31/91	Assets in US Dollars 12/31/90	Asset Rank 12/31/90	Change in Rank	Deposits in U.S. Dollars 12/31/91	Deposit Rank 12/31/91	Deposit Rank 12/31/90
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	Japan	446,211,203s	428,167,138s	1		338,628,743	1	1
2	Sumitomo Bank Ltd., Osaka	Japan	427,584,759s	409,160,814s	2		314,245,275	3	3
3	Sakura Bank, Ltd., Tokyo (a)	Japan	420,823,193s	408,754,428s	3		315,027,014	2	2
4	Fuji Bank, Ltd., Tokyo	Japan	419,429,831s	399,545,460s	5	+ 1	306,069,513	4	6
5	Sanwa Bank Ltd., Osaka	Japan	412,169,699s	402,698,762s	4	- 1	295,793,014	6	5
6	Mitsubishi Bank Ltd., Tokyo	Japan	391,563,795s	391,528,117s	6		302,360,954	5	4
7	Norinchukin Bank, Tokyo	Japan	307,280,589	249,666,549	14	+ 7	261,275,882	8	16
8	Credit Agricole Mutuel, Paris	France	307,123,563s	305,205,855s	7	- 1	200,861,257	17	10
9	Credit Lyonnais, Paris	France	306,255,795s	287,330,254s	10	+ 1	251,449,278	10	13
10	Industrial Bank of Japan, Ltd., Tokyo	Japan	302,760,241s	290,061,481s	9	- 1	254,305,852	9	9
11	Deutsche Bank, AG, Frankfurt	Germany	299,623,734s	266,286,359s	11		266,177,077	7	8
12	Banque Nationale de Paris	France	275,804,527s	291,872,593s	8	- 4	213,426,541	13	7
13	Barclays Bank Plc, London	United Kingdom	258,123,852s	258,983,040s	12	- 1	210,526,029	14	12
14	Tokai Bank Ltd., Nagoya	Japan	252,498,547s	249,751,219s	13	- 1	188,378,236	19	17
15	Mitsubishi Trust & Banking Corp., Tokyo	Japan	247,538,979u	237,695,565u	15		221,036,879	11	11
16	ABN AMRO Bank, N.V., Amsterdam (b)	Netherlands	242,827,650s	231,421,000s	17a	+ 1	137,551,090	30	21a
17	Sumitomo Trust & Banking Co., Ltd., Osaka	Japan	235,379,496s	218,916,042u	19	+ 2	213,903,128	12	15
18	National Westminster Bank Plc, London	United Kingdom	229,081,461s	232,512,000s	16	- 2	200,905,286	16	14
19	Mitsui Trust & Banking Co., Ltd., Tokyo	Japan	226,101,851u	210,934,667u	20	+ 1	201,478,691	15	18
20	Societe Generale, Paris	France	223,756,094s	219,983,123s	18	- 2	157,766,692	25	24
21	Long Term Credit Bank of Japan Ltd., Tokyo	Japan	221,285,253u	200,678,534u	21		189,867,276	18	20
22	Bank of Tokyo, Ltd.	Japan	218,777,098s	223,184,511s	17	- 5	166,318,009	22	21
23	Kyowa Saitama Bank, Ltd., Tokyo (c)	Japan	212,621,980s	217,181,883s	20a	- 3	169,570,851	21	19a
24	Dresdner Bank, Frankfurt	Germany	191,526,774s	186,935,644s	22	- 2	178,388,978	20	19
25	Daiwa Bank, Ltd., Osaka	Japan	186,635,335u	171,238,796u	25		159,854,828	24	25
26	Union Bank of Switzerland, Zurich	Switzerland	183,727,467s	183,442,672s	23	- 3	152,807,369	26	23
27	Yasuda Trust & Banking Co. Ltd., Tokyo	Japan	181,171,121u	175,552,377u	24	- 3	164,285,442	23	22
28	Istituto Bancario San Paolo di Torino, Turin	Italy	178,501,822s	133,486,857s	35	+ 7	136,772,420	31	37
29	Citibank NA, New York	United States	161,114,000	155,394,000	26	- 3	119,502,000	35	33
30	Toyo Trust & Banking Co. Ltd., Tokyo	Japan	152,927,150u	141,744,451u	30		134,765,435	32	31
31	Swiss Bank Corp., Basel	Switzerland	152,411,754s	151,260,091s	27	- 4	129,927,351	33	28
32	Bayerische Vereinsbank, Munich	Germany	149,578,707s	137,747,190s	31	- 1	141,535,621	27	29
33	Commerzbank, Frankfurt	Germany	149,234,952s	144,165,991s	29	- 4	139,296,774	28	26
34	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	149,090,340s	135,824,358s	34		139,119,420	29	30
35	Deutsche Genossenschaftsbank, Frankfurt	Germany	135,748,800s	136,453,081s	33	- 2	93,918,000	43	42
36	Nippon Credit Bank, Ltd., Tokyo	Japan	133,897,950s	128,321,130s	36		110,866,975	37	36
37	Banca Nazionale del Lavoro, Rome	Italy	130,791,495s	137,713,846s	32	- 5	103,177,650	39	32
38	Rabobank Nederland, Utrecht	Netherlands	126,974,835s	119,728,479s	38		87,660,495	47	50
39	Bayerische Hypotheken und Wechsel Bank, Munich	Germany	126,823,952s	116,410,504s	40	- 1	120,017,667	34	34
40	Hongkong and Shanghai Banking Corp., Hong Kong (d)	Hong Kong	120,624,878s	148,488,419s	28	- 12	114,426,680	36	27
41	Banque Paribas, Paris (e)	France	119,679,686s	111,555,200s	43	+ 2	78,742,456	57	41
42	Shoko Chukin Bank, Tokyo	Japan	115,825,341u	102,672,848	49	+ 7	104,214,939	38	46
43	Credit Suisse, Zurich	Switzerland	114,681,833s	117,345,984s	39	- 4	99,828,124	40	38
44	Royal Bank of Canada, Montreal	Canada	111,376,407s	98,927,257s	51	+ 7	93,469,932	44	49
45	Midland Bank Plc, London (f)	United Kingdom	111,033,552s	114,501,120s	41	- 4	95,948,853	42	38
46	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	108,234,090s	99,946,273s	50	+ 4	86,089,110	49	52
47	Abbey National, Plc, London (g)	United Kingdom	107,289,945s	89,272,000s	57a	+ 10	89,255,964	46	59a
48	ING Bank (Internationale Nederlanden Bank N.V.), Amsterdam (h)	Netherlands	107,163,810s	102,894,395s	48		70,345,665	62	40
49	Monte dei Paschi di Siena	Italy	106,698,912s	97,934,648s	53	+ 4	83,555,187	53	51
50	Bayerische Landesbank Girozentrale, Munich	Germany	105,193,639s	103,722,031s	47	- 3	99,439,531	41	45
51	Banca Commerciale Italiana, Milan	Italy	101,835,762s	92,846,636s	55	+ 4	84,315,963	52	57
52	Canadian Imperial Bank of Commerce, Toronto	Canada	100,851,849s	89,893,856s	56	+ 4	84,969,350	50	54
53	Bank of America, NT&SA, San Francisco	United States	98,255,000	94,763,000	54	- 1	78,111,000	58	55
54	Zenshinren Bank, Tokyo	Japan	97,479,403	84,502,515	57	+ 3	90,012,157	45	56
55	Lloyds Bank Plc, London	United Kingdom	95,890,914s	105,987,840s	45	- 10	86,390,787	48	43
56	Banco Central Hispanoamericano, SA, Madrid (i)	Spain	95,687,896s	85,663,905s	57a	+ 1	84,352,790	51	58a
57	Bank of Yokohama, Ltd.	Japan	94,483,719s	88,403,217s	52	- 5	71,254,641	61	58
58	Banco Bilbao Vizcaya, Bilbao	Spain	92,377,455s	63,921,813u	78	+ 20	61,059,151	54	72
59	Norddeutsche Landesbank Girozentrale, Hannover	Germany	85,924,675s	82,144,808s	59		79,777,460	55	53
60	Chuo Trust & Banking Co., Ltd., Tokyo	Japan	85,312,417u	81,135,291u	60		79,455,943	56	59
61	Bank of Montreal	Canada	84,561,583s	71,786,111s	71	+ 10	73,681,940	60	63
62	Banco di Napoli, Naples	Italy	84,084,389	73,505,514	68	+ 6	66,347,775	64	66
63	Credito Italiano, Milan	Italy	83,967,615s	82,564,178s	58	- 5	58,856,063	63	62
64	Generale Bank, Brussels	Belgium	81,608,303s	75,416,559s	67	+ 3	74,706,610	59	61
65	Skandinaviska Enskilda Banken, Stockholm	Sweden	81,140,220s	80,240,118s	61	- 4	55,994,040	72	83
66	Hokkaido Takushoku Bank, Ltd., Sapporo	Japan	79,862,618s	77,385,807s	65	- 1	60,398,150	66	64
67	Morgan Guaranty Trust Co., New York	United States	77,916,743	67,627,340	76	+ 9	36,991,460	111	108
68	Groupe des Banques Populaires, Paris	France	74,884,000s	78,507,561u	62	- 6	43,618,000	95	69
69	Westpac Banking Corp., Sydney	Australia	74,555,111s	77,680,674s	64	- 5	57,964,959	69	75
70	Bank of Nova Scotia, Toronto	Canada	74,168,259s	68,079,662s	73	+ 3	59,660,257	67	71
71	Chase Manhattan Bank NA, New York	United States	74,126,519	73,360,000	69	- 2	59,618,253	68	65
72	Svenska Handelsbanken, Stockholm	Sweden	73,740,780s	64,726,227s	77	+ 5	54,583,380	73	91
73	Banco Espanol de Credito, Madrid	Spain	70,894,654s	52,358,379s	100	+ 27	44,265,222	94	112
74	Banque Indosuez, Paris	France	70,863,036s	68,002,003s	74		48,060,515	87	85
75	Banco do Brasil, Brasilia	Brazil	70,038,010s	75,767,325s	66	- 9	21,340,155	174	164
76	Banco di Roma, Rome (j)	Italy	69,468,630s	61,819,223s	84	+ 8	57,168,570	70	79
77	Suedwestdeutsche Landesbank, Stuttgart	Germany	68,996,273s	58,974,228s	85	+ 8	64,762,703	65	70
78	Sparbanken as Bank, Stockholm	Sweden	68,479,380s	62,169,657s	82	+ 4	24,824,340	148	136
79	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	66,398,409s	63,509,613s	79		47,882,058	88	97
80	Chiba Bank, Ltd.	Japan	66,369,129u	62,646,026	81	+ 1	54,270,989	75	77
81	Banque Bruxelles Lambert, Brussels	Belgium	66,065,451s	63,309,579s	80	- 1	56,470,408	71	68
82	Australia & New Zealand Banking Group, Ltd., Melbourne	Australia	65,894,870s	67,916,694s	75	- 7	54,533,164	74	87
83	National Australia Bank, Ltd, Melbourne	Australia	65,758,993s	68,595,500s	72	- 11	52,333,498	78	73
84	Kredietbank N.V., Brussels	Belgium	61,805,328s	54,761,440s	94	+ 10	54,044,833	77	81
85	Caja de Ahorros y Pensiones de Barcelona	Spain	61,577,253s	58,862,175s	86	+ 1	37,295,480	110	78
86	Credit Communal de Belgique, SA, Brussels	Belgium	61,535,895	55,203,364u	91	+ 5	48,443,567	85	94
87	Danske Bank, Copenhagen	Denmark	61,412,126s	61,879,151s	83	- 4	54,171,409	76	76
88	Banco di Santo Spirito, Rome (k)	Italy	61,142,176s	25,832,182s	109	+ 81	45,954,520	88	109
89	Nordbanken, Stockholm	Sweden	60,942,060s	72,734,787s	70	- 19	45,583,740	90	74
90	Banco Santander (l)	Spain	60,301,098s	55,924,000s	91a	+ 1	44,752,727	91	101a
91	Commonwealth Bank of Australia, Sydney (m)	Australia	59,186,216s	45,570,888s	114	+ 23	44,516,243	92	120
92	Manufacturers Hanover Trust Co., New York (n)	United States	58,714,000	56,560,000	87	- 5	40,151,000	101	99
93	Hokuriku Bank Ltd., Toyama	Japan	58,511,744s	56,305,980s	88	- 5	46,923,564	86	93
94	Shizuoka Bank Ltd.	Japan	58,289,267	53,949,617u	97	+ 3	49,559,892	81	87
95	Joyo Bank, Ltd., Mito	Japan	56,665,589u	51,607,012	101	+ 6	49,037,278	83	95
96	Credit Commercial de France, Paris	France	56,440,908s	55,674,603s	90	- 6	35,688,922	115	101
97	Creditanstalt Bankverein, Vienna	Austria	56,398,905s	54,907,414	98	- 1	37,472,442	108	111
98	ASLK CGER Bank, Brussels	Belgium	56,327,544s	51,220,659	105	+ 7	49,108,644	82	88
99	Toronto Dominion Bank	Canada	56,265,321	51,267,050	103	+ 4	48,658,569	84	92
100	Royal Bank of Scotland Plc, Edinburgh	United Kingdom	55,993,200s	56,279,520s	89	- 11	48,340,506	96	82

Data Source: Compiled by American Banker from its survey of the world's largest banks. Data were checked against annual reports wherever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Date of figures: Data for most banks are for Dec. 31, 1991 and Dec. 31, 1990. Exceptions: Data for Australian and New Zealand banks are for June 30, 1991, Sept. 30, 1991, and March 31, 1992. Canadian bank data are for fiscal yearend Oct. 31, 1991, and all Japanese and Indian bank data are for fiscal yearend March 31, 1992. Exchange rates: Wherever possible, the New York cable rate is used, and this rate is for some data as bank's figures. (a)— Formerly Mitsui Taiyo Kobe Bank Ltd. Changed title April 1, 1992. (b)— On Sept. 22, 1991, Algemene Bank Nederland N.V. and Amsterdam-Rotterdam Bank N.V. merged creating ABN AMRO Bank N.V. Pro forma deposits for 1990 were $161.0 billion. (c)— Changing title to Asahi Bank Ltd., in September, 1992. Bank was formed April 1, 1991, when Kyowa Bank and Saitama Bank merged. Pro forma deposits on March 31, 1991 were $177.9 billion. (d)— A subsidiary of $160.5 billion asset HSBC Holdings Plc, the world's 31st largest banking company. HSBC Holdings is a new holding company, formed in April 1991, when Hongkong & Shanghai Banking Corp. and its subsidiary and associated companies reorganized. (e)— A subsidiary of the $200 billion asset Compagnie Financiere de Paribas, the world's 25th largest banking company. (f)— Acquired by HSBC Holdings, Hong Kong, July 1992. (g)— A building society, excluded for the first time. Deposits at yearend 1990 were $75.3 billion. (h)— Formerly known as NMB Postbank Group, N.V. (i)— Banco Central merged Banco Hispano Americano and changed title in 1991. Data for 1990 are pro forma. Pro forma deposits totaled $75.8 billion. (j)— In the process of merging with 88th ranked Banco di Santo Spirito. (k)— Acquired Cassa di Risparmio di Roma, March, 1991. Pro forma data not available. In the process of merging with 76th ranked Banco di Roma. (l)— The 1990 deposits on a consolidated basis were $40.6 billion. (m)— In Jan. 1991, acquired State Bank of Victoria. In April 1991, became a public company. (n)— Acquired by Chemical Bank, New York, June 1992. (s)— Consolidated data. (u)— Data are not consolidated for affiliates more than 50% owned. (1)— All data for 1990 have been revised to place the bank on a consolidated basis. Data for 1990 were reported on an unconsolidated basis last year. (3)— Pro forma. (6)— Rank bank would have had, if bank had been included in the survey.

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The Top 500 Banks in the World

Banks ranked by assets on Dec. 31, 1991, or nearest fiscal yearend. Holding companies are excluded. (Dollar amounts in thousands)

Asset Rank 1991			Assets in US Dollars 12/31/91	Assets in US Dollars 12/31/90	Asset Rank 12/31/90	Change in Rank	Deposits in U.S. Dollars 12/31/91	Deposit Rank 12/31/91	Deposit Rank 12/31/90
101	Landesbank Hessen Thuringen Girozentrale, Frankfurt	Germany	54,768,274a	51,554,561a	102	+1	51,894,426	79	80
102	Security Pacific National Bank, Los Angeles (a)	United States	53,044,494	55,032,892	93	-9	42,247,890	100	89
103	Bankers Trust Co., New York	United States	52,405,000	52,939,000	99	-4	23,753,000	152	130
104	Wells Fargo Bank, NA, San Francisco	United States	51,567,786	53,659,396	98	-6	44,501,450	93	98
105	Bank of Fukuoka, Ltd.	Japan	51,267,696u	47,189,026	111	+6	43,449,064	96	105
106	Ashikaga Bank, Ltd., Utsunomiya	Japan	50,615,803	46,014,917	113	+7	42,543,920	99	106
107	Hiroshima Bank, Ltd.	Japan	49,302,359u	44,936,684	117	+10	42,604,702	98	103
108	Chemical Bank, New York (b)	United States	49,081,000	47,539,000	110	+2	35,107,000	116	125
109	Z Landerbank Bank Austria, AG, Vienna (c)	Austria	47,990,058	51,176,585d	104	-4	38,462,775	106	92d
110	Home Savings of America, FA, Irwindale, Calif	United States	46,938,926	51,253,405	104	-6	39,514,551	103	104
111	Unibank, Copenhagen	Denmark	44,424,620u	50,487,653u	108	-3	36,244,667	114	100
112	Deutsche Pfandbriefanstalt und Hypothekenbank, Wiesbaden (d)	Germany	44,248,507	42,360,501	119e	+7	43,056,629	97	102e
113	Banco di Sicilia, Palermo	Italy	44,191,556u	40,432,490u	121	+8	34,504,479	118	117
114	Standard Chartered Bank, London	United Kingdom	43,865,430	42,509,952	119	+5	39,566,356	102	107
115	TSB Bank, Plc., London	United Kingdom	43,488,740s	50,744,980s	106	-9	37,541,000	107	96
116	Bank of Scotland, Edinburgh	United Kingdom	43,296,925s	39,992,312s	123	+7	38,613,225	105	110
117	Taiwan Cooperative Bank, Taipei	Taiwan	43,188,823	33,236,060	137	+20	39,411,605	104	126
118	Hachijuni Bank, Ltd., Nagano	Japan	42,683,146	39,586,081	124	+6	36,657,960	112	115
119	Banque Francaise du Commerce Exterieur, Paris	France	42,106,521s	47,020,139s	112	-7	13,648,400	250	161
120	Bank fuer Gemeinwirtschaft, Frankfurt	Germany	41,371,412s	40,120,998s	122	+2	37,415,476	109	109
121	Gunma Bank, Ltd., Maebashi	Japan	40,965,956u	36,742,714	128	+7	34,989,648	117	122
122	State Bank of India, Bombay	India	40,393,361s	48,549,924s	109	-13	26,628,334	139	114
123	Berliner Bank, Berlin	Germany	38,586,167s	25,365,079s	173	+50	36,610,040	113	149
124	Banca Popolare di Novara	Italy	38,251,769u	34,712,302u	134	+10	29,628,886	127	133
125	Bank Hapoalim, Tel Aviv	Israel	37,830,744s	36,144,188s	129	+4	27,717,791	134	137
126	Great Western Bank, FSB, Beverly Hills	United States	37,180,463	39,230,339	125	-1	30,164,710	123	129
127	Kansallis-Osake-Pankki, Helsinki	Finland	36,860,399s	45,136,564s	115	-12	22,735,198	161	128
128	Bank of New York	United States	35,910,413	41,132,980	120	-8	28,312,644	130	116
129	Hamburgische Landesbank Girozentrale, Hamburg	Germany	35,637,536	34,080,526	135	+6	33,818,511	119	118
130	Banque Cantonale de Zurich	Switzerland	35,425,127	34,828,171	133	+3	31,572,246	120	123
131	Unitas Group, Helsinki (e)	Finland	35,100,987s	37,995,320s	126	-5	30,027,408	124	131
132	Chugoku Bank, Ltd., Okayama	Japan	34,827,182	31,106,718u	142	+10	30,575,171	122	132
133	Swiss Volksbank, Berne	Switzerland	34,263,680s	34,971,104	132	-1	29,809,859	125	119
134	Bank of Taiwan, Taipei	Taiwan	34,077,404	27,239,843	157	+23	29,674,823	126	152
135	Landesbank Rheinland Pfalz Girozentrale, Mainz	Germany	33,779,460s	33,049,876s	138	+3	31,456,920	121	121
136	Landesbank Schleswig Holstein Girozentrale, Kiel	Germany	33,409,068s	26,424,891s	166	+30	29,595,008	128	144
137	Norske Bank, Oslo	Norway	32,702,107s	33,241,460s	135	-1	21,723,026	170	147
138	Banco Exterior de Espana, Madrid	Spain	32,657,893s	26,729,055s	161	+23	27,946,459	133	153
139	77 Bank, Ltd., Sendai	Japan	32,552,675	28,167,847	151	+12	27,695,941	135	151
140	Deutsche Siedlungs und Landesrentenbank, Bonn	Germany	32,427,549	31,534,096e	141§	+1	29,130,890	130e	141§
141	NationsBank of Texas, NA, Dallas (f)	United States	32,377,056	32,552,769	140	-1	26,731,548	137	134
142	Korea Exchange Bank, Seoul	Korea	32,188,493s	27,102,216s	156	+16	16,625,367	212	254
143	Yamaguchi Bank, Ltd., Shimonoseki	Japan	32,125,586	29,688,678	145	+2	25,184,594	132	135
144	First National Bank, Chicago	United States	31,796,035	35,225,713	130	-14	23,670,048	154	142
145	Hang Seng Bank Ltd., Hong Kong	Hong Kong	31,607,171u	27,611,972u	154	+9	29,326,694	129	140
146	Banca Popolare di Milano, Milan	Italy	31,513,321s	31,587,687s	141	-5	21,056,478	175	146
147	National Bank of Canada, Montreal	Canada	31,258,802s	28,907,390s	148	+1	26,668,664	138	145
148	National Bank of Greece, Athens	Greece	31,198,072u	28,876,953u	149	+1	26,919,191	136	139
149	Banco Ambrosiano Veneto, Milan	Italy	30,943,719u	26,044,029u	167	+18	22,802,309	156	164
150	First Commercial Bank, Taipei	Taiwan	30,917,320	24,409,921	181	+31	28,300,855	131	160
151	Nippon Trust Bank, Ltd., Tokyo	Japan	30,849,114	29,000,185	147	-4	26,216,206	141	148
152	Nishi-Nippon Bank, Ltd., Fukuoka	Japan	30,815,254u	27,563,406	155	+3	25,994,680	143	155
153	Caja de Madrid	Spain	30,696,403u	26,662,937u	162	+9	24,181,616	151	175
154	Banco Nacional de Mexico, Mexico City	Mexico	30,539,837u	22,981,814u	197	+43	22,257,310	165	208
155	Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	30,489,109	24,243,612	182	+27	26,042,314	142	170
156	Banca Nazionale dell'Agricoltura, Rome	Italy	30,432,673u	26,479,916u	150	6	23,466,548	157	162
157	Bank Leumi le-Israel, Tel Aviv	Israel	30,115,543s	30,608,107s	143	14	25,179,740	146	141
158	Bancomer, Mexico City	Mexico	29,824,025u	18,484,391u	228	+70	22,790,437	159	211
159	Allied Irish Banks Plc., Dublin	Ireland	29,561,598s	28,036,275s	152	7	26,539,650	140	143
160	Commercial Bank of Korea Ltd., Seoul	Korea	29,448,939s	27,399,497s	156	4	16,810,914	186	249
161	GiroCredit Bank A.G. der Sparkassen	Austria	29,033,142s	29,203,399s	146	-15	23,539,064	155	196
162	Nanto Bank, Ltd., Nara	Japan	28,946,055	26,976,715	159	3	25,719,542	144	150
163	Hyogo Bank, Ltd., Kobe	Japan	28,753,265u	29,932,354	144	-19	24,800,297	149	136
164	Korea Development Bank, Seoul	Korea	28,067,261	23,530,757	186	+22	8,314,077	369	361
165	Cassa di Risparmio di Torino, Turin	Italy	27,963,573	25,068,727u	175	+10	22,155,856	167	179
166	Hyakujushi Bank, Ltd., Takamatsu	Japan	27,940,745u	25,160,973u	174	+8	22,385,850	162	171
167	Mellon Bank NA, Pittsburgh	United States	27,933,371	17,224,934	241	+74	22,263,617	164	273
168	Hokkaido Bank, Ltd., Sapporo	Japan	27,830,786u	26,464,165	165	3	23,693,671	153	159
169	Berliner Handels und Frankfurter Bank, Frankfurt	Germany	27,766,695s	25,748,651s	170	+1	25,397,805	145	154
170	Bank of Kyoto, Ltd.	Japan	27,535,702u	26,475,156	172	+2	24,657,409	150	157
171	Credito Romagnolo, Bologna	Italy	27,412,753s	23,106,783s	192	+21	19,637,642	181	199
172	Korea First Bank, Seoul	Korea	27,353,234s	24,657,280s	179	+7	16,955,008	208	203
173	Juroku Bank, Ltd., Gifu	Japan	27,178,232u	25,855,534	168	-5	23,534,422	156	156
174	Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	26,915,833	22,405,306u	195	+21	22,748,557	160	188
175	First Union National Bank of Florida, Jacksonville	United States	26,587,939	16,673,005	246	+71	21,834,614	169	261
176	Hanil Bank Ltd., Seoul	Korea	26,545,296s	23,976,420s	184	+8	17,905,798	193	213
177	Cho Hung Bank Ltd., Seoul	Korea	26,512,956s	24,940,935s	178	+1	17,056,467	204	207
178	Landesbank Berlin Girozentrale, Berlin	Germany	26,467,668	20,734,255	209	+31	24,973,358	147	185
179	First National Bank, Boston	United States	25,994,073	24,631,115	180	-1	18,753,033	187	176
180	Postipankki, Helsinki	Finland	25,591,163s	25,031,161u	176	4	11,594,607	283	192
181	Banco Popular Espanol, Madrid	Spain	25,864,598s	24,965,531s	177	4	21,561,782	172	168
182	Iyo Bank, Ltd., Matsuyama	Japan	25,736,776	23,327,019	188	+6	22,194,507	166	172
183	Daiichi Bank, Ltd., Niigata	Japan	25,062,042u	23,119,077	191	+8	21,516,579	173	176
184	Caixa Geral de Depositos, Lisbon	Portugal	24,626,157u	21,292,330u	206	+22	20,005,267	178	206
185	Shiga Bank, Ltd., Otsu	Japan	24,500,078	22,398,628	196	+11	21,840,384	168	177
186	Land Bank of Taiwan, Taipei	Taiwan	24,139,239	19,021,125	220	+34	20,002,665	179	222
187	Centrale Raiffeisenkas van Belgische Beroepsbond, Leuven	Belgium	24,132,592	21,816,928	200	+13	21,661,795	171	181
188	Bremer Landesbank, Bremen	Germany	24,027,560f	22,965,722f	193	+5	22,321,933	163	165
189	World Savings, FS&LA, Oakland, Calif	United States	24,004,612	22,042,045	199	+10	16,957,165	207	237
190	Bank of Ireland, Dublin	Ireland	23,970,330s	23,264,731s	189	-1	20,821,696	176	174
191	Continental Bank, NA, Chicago	United States	23,709,000	26,469,000	164	-27	16,324,000	215	204
192	Bangkok Bank, Ltd.	Thailand	23,632,298	20,563,732	210	+18	18,004,998	191	214
193	Credit du Nord, Paris	France	23,617,794d	26,599,668d	163	-30	16,560,958	189	191
194	Bank of Seoul (g)	Korea	23,335,896s	54,225,668s	95	99	17,261,615	202	86
195	Kiyo Bank, Ltd., Wakayama	Japan	23,080,005	21,531,389	203	+8	20,171,298	177	187
196	Republic National Bank of New York	United States	22,978,261	20,536,156	212	+16	17,417,415	200	217
197	NBD Bank, NA, Detroit	United States	22,747,676	21,607,168	202	+5	16,686,289	211	200
198	San-in Godo Bank, Ltd., Matsue	Japan	22,224,519	17,581,397	237	+39	19,111,347	183	225
199	Banca Serfin, Mexico City	Mexico	22,011,591s	13,493,975	295	+96	17,528,579	198	260
200	Tokyo Sowa Bank, Ltd.	Japan	21,870,831	21,498,622	205	+5	19,293,993	182	182

Data Source: Compiled by American Banker from its survey of the world's largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Dates of figures: Data for most banks are for Dec. 31, 1991 and Dec. 31, 1990. Exceptions: Data for Australian and New Zealand banks are for June 30, 1991, Sept. 30, 1991, and March 31, 1992. Canadian bank data are for fiscal yearend Oct. 31, 1991, and all Japanese and Indian bank data are for fiscal yearend March 31, 1992. Exchange rates: Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. (a) — Acquired by BankAmerica Corp., San Francisco, April, 1992. (b) — Acquired Manufacturers Hanover Trust Co., New York, June 1992. (c) — Bank formed in Oct. 1991 when Oesterreichische Laenderbank and Zentralsparkasse und Kommerzialbank merged. Pro forma 1990 deposits totaled $44.8 billion. (d) — A mortgage bank, included for the first time. Deposits at yearend 1990 were $39.2 billion. (e) — Formerly known as Union Bank of Finland, Ltd. (f) — Formerly known as NCNB Texas National Bank. (g) — Drop in assets due to change in accounting principles. Investment trust accounts are now excluded. Under the old accounting principles, assets were $49.3 billion. (h) — Consolidated data. (i) — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u) — Data are not consolidated for affiliates more than 50% owned. (f) — Pro forma. (r) — Revised. (s) — Bank bank would have had, if revised data had been included in the survey. (§) — Bank bank would have had, if revised data had been available. (Bank's 1990 deposits totaled $28.344 billion.) (e) — Based on corrected figure received just before the publishing deadline. Due to the lateness of the revision, the deposit ranks of banks ranked 130 to 374 could not be changed. These banks should have deposit ranks of 131 to 375, respectively. N.A. — Not available.

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Banco di Sicilia S.p.A.

Stronger financial strength.

Enhanced and diversified market presence.

In 1991 Banco di Sicilia went through an important process of reorganization. All its banking assets and liabilities have been transferred to a newly estabilished limited liability company (Banco di Sicilia S.p.A.), while the Banco di Sicilia Public Law Institution continues its life as a Foundation. Banco di Sicilia Foundation maintains a major shareholding of the S.p.A. (presently 87.8%), and pursues social and cultural aims, while the remaining 12.2% of the shares are held by the Italian Ministry of the Treasury.

With a revalued net worth exceeding lire 2,000 billion and new capital injections in the course of finalization, the Bank can operate more competitively and efficiently on the domestic and international markets. Banco di Sicilia S.p.A. provides short, medium and long-term credit facilities through a network of 360 domestic branches, as well as seven branches abroad.

The international network is complemented by four representative offices in Europe, Asia and North America.

Banco di Sicilia S.p.A., as a multifunctional banking group, can provide a wide range of financial services also through the specialization of its affiliates and subsidiaries.

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More experience in Italian banking.

The Top 500 Banks in the World

Banks ranked by assets on Dec. 31, 1991, or nearest fiscal yearend. Holding companies are excluded. (Dollar amounts in thousands)

Asset Rank 1991			Assets in US Dollars 12/31/91	Assets in US Dollars 12/31/90	Asset Rank 12/31/90	Change in Rank	Deposits in U.S. Dollars 12/31/91	Deposit Rank 12/31/91	Deposit Rank 12/31/90
201	Deutsche Bank Luxembourg	Luxembourg	21,815,049f	23,232,581f	190	11	19,900,481	180	173
202	Seiyuga Bank, Ltd., Numazu	Japan	21,584,028u	21,646,010	201	1	18,922,282	186	183
203	Westdeutsche Genossenschafts-ZentralBank, Dusseldorf	Germany	21,357,600u	22,378,050s	198	5	17,964,540	192	196
204	Hyakugo Bank, Ltd., Tsu	Japan	21,077,014	19,268,383	219	+15	18,358,995	190	201
205	Development Bank of Singapore Ltd.	Singapore	21,006,804	19,335,451	218	+13	16,696,527	210	221
206	Higo Bank, Ltd., Kumamoto	Japan	20,592,818	18,753,272	224	+18	17,857,092	194	209
207	Glendale Federal Bank, FSB, Calif.	United States	20,583,239	23,439,196	187	20	15,220,823	227	220
208	Arab Banking Corp., Manama	Bahrain	20,461,000s	20,549,000s	211	+ 3	17,338,000	201	194
209	Ogaki-Kyoritsu Bank, Ltd., Ogaki	Japan	20,311,870u	18,636,418	227	+18	17,773,168	195	210
210	Hamburger Sparkasse, Hamburg	Germany	20,212,194	19,463,392	217	+ 7	16,619,567	188	190
211	Fukuoka City Bank, Ltd.	Japan	20,188,397u	18,717,498	225	+14	17,111,640	203	219
212	Skopbanki, Helsinki	Finland	20,058,896s	25,653,223s	171	41	8,749,026	359	263
213	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	19,994,700	19,483,159	215	+ 2	18,975,000	184	193
214	C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	19,773,816s	18,862,040s	221	+ 7	17,475,373	199	197
215	Banque Federative du Credit Mutuel, Strasbourg (a)	France	19,660,387u	20,487,603s	211•	4	13,570,930	251	N.A.
216	Pittsburgh National Bank	United States	19,616,773	16,228,854	254	+38	12,239,914	270	295
217	Hokkoku Bank, Ltd., Kanazawa	Japan	19,612,070	17,852,619	234	+17	17,035,893	205	218
218	First Interstate Bank of California, Los Angeles	United States	19,522,626	18,795,070	223	+ 5	16,130,575	216	215
219	Bank of Kinki, Ltd., Osaka	Japan	19,452,062	18,400,596	229	+10	16,517,883	213	216
220	Banque Generale du Luxembourg	Luxembourg	19,296,859s	16,386,578s	252	+32	17,028,453	206	232
221	Banca Toscana, Florence	Italy	19,279,324t	17,807,515t	235	+14	15,782,225	219	235
222	First Nationwide Bank, FSB, San Francisco	United States	19,231,934	20,429,452	213	9	14,051,853	238	268
223	Credit Lyonnais Bank Nederland, NV, Rotterdam	Netherlands	19,059,300st	20,939,566st	208	15	16,387,605	214	180
224	Oesterreichische Postsparkasse, Vienna	Austria	18,884,455s	18,132,242s	232	+ 8	17,652,586	197	198
225	Amalgamated Banks of South Africa, Ltd., Johannesburg (b)	South Africa	18,715,792s				16,950,950	209	
226	Bank fuer Arbeit und Wirtschaft, Vienna	Austria	18,709,940u	18,229,159s	231	+ 5	17,678,879	196	212
227	NationsBank of North Carolina NA, Charlotte (c)	United States	18,622,693	18,839,044	222	- 5	10,441,418	303	276
228	Christiania Bank, Oslo	Norway	18,516,459s	23,665,190	185	-43	14,014,473	241	189
229	Tokyo Tomin Bank, Ltd.	Japan	18,359,641u	16,519,683	248	+19	15,846,111	218	231
230	Bank of Nagoya, Ltd.	Japan	18,278,243	17,687,360	236	+ 6	16,051,485	217	225
231	Cassa di Risparmio di Verona, Vicenza, Belluno E Ancona SPA, Va. Verona (d)	Italy	17,800,485u	16,734,692u	244	+13	10,402,205	305	303
232	California Federal Bank, FSB, Los Angeles	United States	17,771,600	21,504,990	204	28	14,562,900	231	202
233	Toho Bank, Ltd., Fukushima	Japan	17,748,711	15,714,641	263	-30	14,968,016	228	242
234	Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	17,665,040s	17,326,756s	239	+ 5	9,714,688	329	298
235	Israel Discount Bank, Ltd., Tel Aviv	Israel	17,567,657s	16,791,259s	243	+ 8	15,410,682	224	230
236	Societe Nationale de Credit a l'Industrie, Brussels	Belgium	17,551,906	17,547,963	238	- 2	14,079,008	237	238
237	Credit Industriel et Commercial, Paris (e)	France	17,353,231	16,456,203	251	+14	10,190,093	314	247
238	Fukui Bank, Ltd.	Japan	17,267,664	15,881,686u	261	+23	14,710,518	230	244
239	Union Bank, San Francisco	United States	17,243,835t	15,952,487t	257	+18	13,159,690	257	271
240	Commonwealth Savings Bank of Australia, Sydney	Australia	17,165,067t	16,155,929t	255	+15	15,427,010	222	234
241	Keiyo Bank, Ltd., Chiba	Japan	17,176,465	15,133,335	268	+27	14,941,980	229	252
242	Gota Bank, Stockholm	Sweden	17,155,080s	17,976,509	233	- 9	14,352,840	233	229
243	Banque Internationale a Luxembourg	Luxembourg	17,136,776u	16,628,819s	247	+ 4	15,440,125	221	228
244	American Savings Bank, FA, Irvine, Calif.	United States	16,922,165	16,490,794	249	+ 5	13,984,194	242	239
245	Raiffeisen Zentralbank Oesterreich AG, Vienna	Austria	16,914,865u	17,045,981u	242	- 3	15,585,922	220	224
246	Cantonal Bank of Berne	Switzerland	16,771,596s	11,039,984s	343	+97	15,289,762	226	307
247	Landesgirokasse, Stuttgart	Germany	16,737,930	15,724,310	262	+15	15,392,520	225	233
248	Citizens National Bank, Seoul	Korea	16,732,752	15,111,470	269	+21	14,293,780	234	256
249	Hill, Samuel Bank, Ltd., London	United Kingdom	16,730,830st	21,071,040t	207	42	4,446,100	602	460
250	Wachovia Bank of North Carolina, NA, Winston-Salem	United States	16,722,416	16,481,529	250		11,511,883	284	272
251	Korea Housing Bank, Seoul	Korea	16,673,411	14,337,330	277	+26	14,047,050	239	309
252	Kagoshima Bank, Ltd.	Japan	16,601,198	15,189,355	267	+15	14,147,780	236	251
253	Marine Midland Bank NA, Buffalo, N.Y. (f)	United States	16,477,776t	19,470,030t	216	37	13,956,065	243	205
254	Banque et Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	16,461,887	14,739,914	272	+18	15,412,800	223	241
255	Sparekassen Sjlauben, Copenhagen	Denmark	16,341,577s	13,929,789	284	+29	13,687,144	249	293
256	Erste Oesterreichische Spar-Casse, Vienna	Austria	16,287,405	15,283,733	266	+10	13,828,258	246	258
257	Bank of Osaka, Ltd.	Japan	16,276,597	15,394,020	265	+ 8	13,839,015	245	248
258	Fukutoku Bank, Ltd., Osaka	Japan	16,126,232	15,884,523t	258		13,946,637	244	240
259	Kofuku Bank, Ltd., Osaka	Japan	16,079,836	15,843,227	260	+ 1	14,524,106	232	236
260	Musashino Bank, Ltd., Omiya	Japan	16,011,034	14,590,145	274	+14	14,239,986	235	250
261	Overseas-Chinese Banking Corp., Ltd., Singapore	Singapore	15,999,998s	13,760,034s	288	+27	13,255,975	256	291
262	Industrial Bank of Korea, Seoul (g)	Korea	15,980,699	14,268,272	276•	+14	8,847,547	354	374•
263	Shikoku Bank, Ltd., Kochi	Japan	15,953,935	14,548,977	275	+12	13,772,153	247	255
264	Bank Mees & Hope, Amsterdam	Netherlands	15,909,532st	15,644,010st	264		10,278,072	316	319
265	First Union National Bank, Charlotte, N.C.	United States	15,867,890	18,662,812	226	39	13,389,339	254	267
266	Standard Bank of South Africa Ltd., Johannesburg	South Africa	15,800,803	12,981,774	307	+41	13,753,522	248	284
267	Medium Business Bank of Taiwan, Taipei (h)	Taiwan	15,751,036	13,295,825	296•	+28	13,456,825	253	284•
268	State Bank of South Australia, Adelaide	Australia	15,731,568s	N.A.			12,446,737	268	
269	United Overseas Bank Ltd., Singapore	Singapore	15,561,534s	13,497,909s	294	+25	13,009,273	261	292
270	Chiba Kogyo Bank, Ltd.	Japan	15,379,645	13,761,172	287	+17	13,315,736	255	274
271	Banque Paribas Belgique, SA, Brussels (i)	Belgium	15,354,172st	13,381,056st	297	+26	12,972,390	263	280
272	Yamanashi Chuo Bank, Ltd., Kofu	Japan	15,215,556	13,576,920	292	+20	13,087,821	259	279
273	Aichi Bank, Ltd., Nagoya	Japan	15,062,177	13,594,470	291	+18	13,487,116	252	264
274	State Street Bank & Trust Co., Boston	United States	14,988,410	11,685,750	327	-53	8,680,056	360	388
275	Genossenschaftliche Zentralbank, AG, Stuttgart	Germany	14,899,604	14,300,607	278	+ 3	14,032,031	240	246
276	Lombard North Central Plc, Redhill	United Kingdom	14,885,352st	17,293,573st	240	36	13,005,456	262	227
277	National Westminster Bank USA, New York	United States	14,846,942t	16,110,778t	256	-21	12,105,980	273	262
278	Hiroshima-Sogo Bank, Ltd.	Japan	14,840,034	13,657,863	289	+11	13,030,256	260	269
279	Oita Bank, Ltd.	Japan	14,791,330	13,090,158	304	+25	12,743,175	265	287
280	Hokuetsu Bank, Ltd., Nagaoka	Japan	14,761,484	13,241,110	301	+21	12,837,989	264	279
281	CoreStates Bank, NA, Philadelphia	United States	14,662,393	15,860,982	259	-22	11,303,415	291	277
282	American Express Bank Ltd., New York	United States	14,614,000s	13,975,000s	282		11,219,000	294	290
283	Ava Bank, Ltd., Tokushima	Japan	14,567,489	13,258,838	300	+17	12,644,505	266	278
284	Yachiyo Bank, Tokyo	Japan	14,532,607	N.A.			12,173,071	271	
285	Morgan Grenfell & Co. Ltd., London	United Kingdom	14,492,142st	12,425,052st	313	-28	11,069,605	297	316
286	Malayan Banking Berhad, Kuala Lumpur	Malaysia	14,483,596s	8,413,752u	438	+152	12,451,766	267	421
287	Banque Worms, Paris	France	14,355,442s	14,108,787s	281	- 6	6,990,070	418	300
288	Banco Lariano, Como	Italy	14,264,352t	12,670,150t	309	+21	9,694,172	332	365
289	Beogradska Banka, Belgrade	Yugoslavia	14,264,318s	11,492,609u	329	+40	10,424,625	304	301
290	Banca Provinciale Lombarda, Bergamo	Italy	14,189,644t	12,346,185t	315	+25	10,115,825	318	354
291	Banca Popolare di Bergamo	Italy	14,184,184u	12,235,295u	317	+26	9,529,982	340	367
292	First Fidelity Bank NA, Newark, N.J.	United States	14,163,005	11,536,874	328	+36	11,950,818	275	358
293	Vereins-und Westbank, Hamburg	Germany	14,127,300st	14,678,827st	273	-20	13,112,220	258	245
294	Bank of Iwate, Ltd., Morioka	Japan	14,045,983	13,226,342	302	+ 8	11,842,367	279	296
295	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	Italy	13,967,130	13,794,653	286	- 9	11,048,800	298	257
296	Eighteenth Bank, Ltd., Nagasaki	Japan	13,915,934	12,490,285	311	+15	11,657,354	281	302
297	Kredietbank SA Luxembourgeoise, Luxembourg	Luxembourg	13,847,281u	13,292,361st	298	+ 1	12,160,074	272	282
298	Homefed Bank, FSB, San Diego, Calif. (j)	United States	13,842,314	18,260,755	230	-68	10,217,912	313	243
299	Commerzbank International, Luxembourg	Luxembourg	13,817,926t	13,543,608t	293	- 6	11,294,740	292	288
300	Cassa di Risparmio di Firenze, Florence	Italy	13,811,954	11,962,649	322	+22	9,860,905	325	355

Data Source: Compiled by American Banker from its survey of the world's largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1991 and Dec. 31, 1990. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1991, Sept. 30, 1991, and March 31, 1992. Canadian bank data are for fiscal yearend Oct. 31, 1991, and all Japanese and Indian bank data are for fiscal yearend March 31, 1992. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. (a)— A commercial bank and central bank for 447 cooperative banks. (b)— Formerly United Building Society Holdings, Ltd. During the first quarter of 1991, the bank acquired Allied Bank Ltd. and Volksbas Bank Ltd. and then subsequently changed title. Pro forma data not available. (c)— Formerly known as NCNB National Bank of North Carolina. (d)— Formerly known as Cassa di Risparmio di Verona, Vicenza, & Belluno. (e)— A subsidiary of the $91.8 billion asset Compagnie Financiere de CIC et de L'Union Europeenne, the world's 63d largest banking company. (f)— A subsidiary of HSBC Holdings Plc, Hong Kong. (g)— Data were not available last year. Deposits for 1990 totaled $7.983 billion. (h)— Data were not available last year. Deposits for 1990 totaled $11.342 billion. (i)— A subsidiary of Compagnie Financiere de Paribas. (j)— Seized by federal regulators, June 1992. (k)— Consolidated data. (t)— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u)— Data are not consolidated for affiliates more than 50% owned. ($)— Pro forma. (•)— Rank bank would have had, if bank had been included in the survey. N.A. — Not available.

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The Top 500 Banks in the World

Banks ranked by assets on Dec. 31, 1991, or nearest fiscal yearend. Holding companies are excluded. (Dollar amounts in thousands)

Asset Rank 1991			Assets in US Dollars 12/31/91	Assets in US Dollars 12/31/90	Asset Rank 12/31/90	Change in Rank	Deposits in U.S. Dollars 12/31/91	Deposit Rank 12/31/91	Deposit Rank 12/31/90
301	Akita Bank, Ltd.	Japan	13,711,694	12,208,421	318	+17	11,823,307	280	299
302	Bank One, Texas NA, Dallas	United States	13,597,084	14,376,518	276	-26	12,327,505	269	265
303	Bayerische Landesanstalt fuer Aufbaufinanzierung, Munich	Germany	13,579,274	N.A.			5,953,188	470	
304	Banque Regionale d'Escompte et de Depots, Paris	France	13,567,113s	14,827,807s	271	-33	11,604,428	282	259
305	Banco Portugues do Atlantico, Porto	Portugal	13,494,302	10,634,450u	358	+53	11,851,254	278	324
306	Banco do Estado de Sao Paulo	Brazil	13,476,968	13,921,942s	285	-21	7,457,032	400	419
307	Bankinter, SA, Madrid (a)	Spain	13,444,174	12,195,691•			11,099,495	296	383•
308	Krung Thai Bank Ltd., Bangkok	Thailand	13,435,698	10,277,870	375	+67	11,948,938	276	342
309	Osuuspankkien Keskuspankki Oy, Helsinki	Finland	13,413,600s	15,006,461s	270	-39	4,653,612	580	511
310	Taipei Bank	Taiwan	13,212,878	10,843,811	349	+39	10,975,040	299	348
311	State Bank of New South Wales, Sydney	Australia	13,118,637	13,601,729s	290	-21	8,156,294	372	335
312	First National Bank of South Africa Ltd., Johannesburg	South Africa	13,028,461s	10,658,133			11,448,782	286	317
313	Sovran Bank NA, Richmond	United States	13,024,372	14,241,557	279	-34	11,146,531	295	286
314	Asahi Bank, Ltd.	Japan	13,022,059	11,372,106	332	+18	11,407,193	288	308
315	Riyad Bank Ltd., Riyadh	Saudi Arabia	12,966,538s	12,179,354s	319	+4	10,351,527	307	330
316	Towa Bank, Ltd., Maebashi	Japan	12,873,758	11,874,191	324	+8	11,412,152	287	297
317	Key Bank of New York, NA, Albany	United States	12,869,723	4,619,621	683	+366	10,768,790	301	616
318	Union Bank of Norway, Oslo	Norway	12,767,985s	12,548,720	310	-8	11,240,937	293	304
319	Credit Lyonnais Belgium, SA, Brussels	Belgium	12,746,247t	12,906,115t	308	-11	11,495,728	285	283
320	Frankfurter Sparkasse, Frankfort	Germany	12,627,119	12,067,529	321	+1	11,974,044	274	285
321	Banco di Sardegna, Sassari	Italy	12,539,189s	9,773,212s	389	+68	10,400,233	306	403
322	Munchener Hypothekenbank, Munich	Germany	12,498,664	N.A.			11,385,928	290	
323	Credit Industriel d'Alsace et de Lorraine, Strasbourg (b)	France	12,393,249s	12,451,791s	312	-11	7,724,619	390	338
324	Berliner Pfandbrief Bank, Berlin	Germany	12,386,095	8,427,945	436	+112	11,942,699	277	379
325	Commercial Bank of Syria, Damascus	Syria	12,318,392u	N.A.			2,694,526	832	
326	Thai Farmers Bank, Bangkok	Thailand	12,294,605	10,448,421	365	+39	10,155,247	317	360
327	Citibank, FSB, San Francisco	United States	12,254,126	6,728,237	504	+177	9,654,210	334	542
328	Union Bank of Switzerland (Luxembourg)	Luxembourg	12,253,684t	12,391,297v	314	-14	11,391,879	289	281
329	Comerica Bank, Detroit	United States	12,230,867	10,412,320	369	+40	9,712,207	330	371
330	Cassa di Risparmio di Padova e Rovigo, Padova	Italy	12,213,911	10,944,471	344	+14	8,444,206	366	375
331	Chukyo Bank, Ltd., Nagoya	Japan	12,199,227	11,343,358	333	+2	10,781,409	300	306
332	Stadtsparkasse Koeln, Cologne	Germany	12,164,079	11,728,617	326	-6	10,319,839	308	312
333	NCNB National Bank of Florida, Tampa	United States	12,094,227	12,094,047	320	-13	9,856,891	327	314
334	NationsBank of Georgia, NA, Atlanta (c)	United States	12,077,231	13,265,250	299	-35	9,200,550	346	318
335	Manufacturers Bank, NA, Detroit	United States	11,980,426	9,883,017	387	+52	7,599,176	398	427
336	Shimes Bank, Ltd., Sasebo	Japan	11,903,999	10,826,484	351	+15	10,316,221	309	328
337	Seattle-First National Bank	United States	11,880,675	12,258,305	316	-21	9,653,591	335	322
338	Bank of Kyoto, Ltd.	Japan	11,791,564	10,903,579	346	+8	9,988,962	320	331
339	Farmers Bank of China, Taipei	Taiwan	11,662,857	10,070,999	383	+44	9,978,467	322	380
340	Maryland National Bank, Baltimore	United States	11,661,515	14,217,468	280	-60	9,626,285	337	275
341	Sanshu Bank, Ltd., Kishiwada	Japan	11,542,802	10,857,614	348	+7	10,250,877	311	326
342	Harris Trust & Savings Bank, Chicago	United States	11,528,979	9,900,399	385	+43	6,842,514	423	420
343	Michinoku Bank, Ltd., Aomori	Japan	11,495,301	10,514,182	361	+18	10,165,773	316	332
344	Bilbao Bizkaia Kutxa	Spain	11,410,440	11,118,698	341	-3	9,860,331	326	334
345	Daisan Bank, Ltd., Matsuzaka	Japan	11,406,823	10,612,601	359	+14	10,181,392	315	323
346	North Pacific Bank, Ltd., Sapporo	Japan	11,393,580	10,697,051	355	+9	10,067,441	319	325
347	Banco de Sabadell, SA	Spain	11,357,428s	10,182,695u •	378	+31	9,904,091	323	349
348	Baden Wuerttembergische Bank, Stuttgart	Germany	11,326,294u	10,348,741u	371	+23	10,720,591	302	315
349	Higashi-Nippon Bank, Ltd., Tokyo	Japan	11,324,688	10,429,643	368	+19	10,233,004	312	333
350	Shawmut Bank NA, Boston	United States	11,293,243	10,756,564	353	+3	7,084,854	413	340
351	Miyazaki Bank, Ltd.	Japan	11,239,291	10,162,890	379	+28	9,497,248	341	352
352	Bank of Saga, Ltd.	Japan	11,222,365	10,143,141	380	+28	9,864,915	324	343
353	Sparbanken Forsta, Stockholm	Sweden	11,155,320	10,562,510	360	+7	9,141,480	350	341
354	Bank of the Ryukyus, Ltd., Naha	Japan	11,102,192	10,137,614	381	+27	9,595,046	338	347
355	Banco Espirito Santo e Comercial, Lisbon	Portugal	11,044,453	9,052,609	415	+60	8,321,429	368	402
356	Banca Popolare di Verona	Italy	11,007,871	8,880,676	419	+63	8,839,722	355	490
357	Norwest Bank Minnesota NA, Minneapolis	United States	10,985,513	11,262,692	335	-22	7,931,375	378	363
358	Midlantic National Bank, Newark, N.J.	United States	10,982,836	9,213,791	410	+52	9,982,477	321	372
359	Caja de Ahorros de Catalunya, Barcelona	Spain	10,941,482	9,900,139	386	+27	9,697,236	331	356
360	Chiao Tung Bank, Taipei	Taiwan	10,846,471u	9,411,550	403	+43	4,906,396	553	527
361	Yamagata Bank, Ltd.	Japan	10,818,312	9,496,393	398	-37	9,296,383	344	368
362	United States National Bank, Portland, Ore.	United States	10,810,474	10,464,137	364	-2	7,344,732	403	389
363	Ehime Bank, Ltd., Matsuyama	Japan	10,797,516	10,327,721	373	+10	9,196,442	347	336
364	Banco Totta & Acores, Lisbon	Portugal	10,756,532	7,935,005	458	+94	9,261,737	345	535
365	Connecticut National Bank, Hartford	United States	10,726,444	11,948,014	323	-42	8,799,404	357	311
366	Bank of New Zealand, Ltd., Wellington	New Zealand	10,698,330s	11,489,233s	330	-36	9,660,117	333	305
367	Jyske Bank, Silkeborg	Denmark	10,659,212s	11,250,260s	336	-31	9,358,545	343	499
368	Bank Rakyat Indonesia, Jakarta	Indonesia	10,541,778	10,913,250	345	-23	5,881,343	477	551
369	Tochigi Bank, Ltd., Utsunomiya	Japan	10,540,183	9,345,576	406	+37	9,406,680	342	369
370	Sovac, Paris (d)	France	10,514,061s	10,433,554s	365•	-5	1,465,256		
371	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	10,496,600s	11,170,460	339	-32	6,974,943	420	401
372	First Bank, NA, Minneapolis	United States	10,471,272	11,454,165	331	-41	7,868,765	382	364
373	National Bank of Egypt, Cairo	Egypt	10,411,040u	8,070,468s	452	+79	8,601,260	361	426
374	Crestar Bank, Richmond	United States	10,395,493	10,678,891	356	-18	7,857,311	384	387
375	Bank Negara Indonesia 1946, Jakarta	Indonesia	10,390,857	11,811,333	325	-50	6,446,825	445	729
376	Banca Carige, S.p.A., Genova	Italy	10,354,346u	8,654,991u	426	+50	7,180,012	409	439
377	Nedcor Bank Ltd., Johannesburg	South Africa	10,348,208st	9,733,558	390	+13	9,754,044	328	345
378	Banco de la Nacion Argentina, Buenos Aires	Argentina	10,302,149	N.A.			4,293,873	617	
379	Bank of Hawaii, Honolulu	United States	10,299,586	9,477,948	399	+20	7,853,401	386	377
380	Nassauische Sparkasse, Wiesbaden	Germany	10,289,958	9,446,530	400	+20	9,636,732	336	344
381	National Bank of Kuwait	Kuwait	10,288,550	13,188,366§	303	78	8,943,870	351	266
382	Northern Trust Co., Chicago	United States	10,228,371	9,277,940	409	+27	6,061,566	462	464
383	Banque Cantonale de St. Gallen	Switzerland	10,191,985	10,348,218	372	-11	9,168,441	348	329
384	Arab Bank Plc., Amman	Jordan	10,117,089s	9,118,290s	413	+29	9,535,647	339	357
385	Chase Manhattan Bank (USA), Wilmington, Del.	United States	10,073,336	10,706,688 ¶	354	-31	4,720,427	574	566
386	Shinhan Bank, Seoul	Korea	9,987,533	13,964,816	283	-103	5,029,095	542	567
387	United World Chinese Commercial Bank, Taipei	Taiwan	9,897,200u	8,950,195s	418	+31	7,908,265	380	404
388	Banque Cantonale Vaudoise, Lausanne	Switzerland	9,848,203u	9,555,100	397	+9	8,599,261	362	370
389	S.G. Warburg & Co., Ltd., London	United Kingdom	9,845,084s	10,765,056	352	-37	8,860,022	353	310
390	Luzerner Kantonalbank, Lucerne	Switzerland	9,822,746	9,662,889	393	+3	8,798,437	358	353
391	Texas Commerce Bank, NA, Houston	United States	9,797,083	9,673,215	392	+1	7,020,769	415	431
392	Caja de Ahorros y Monte de Piedad de Zaragoza	Spain	9,762,627	8,510,151	430	+38	7,658,037	392	411
393	Banco Bradesco, SA, Osasco	Brazil	9,734,333	13,004,420	305	-88	4,615,878	583	575
394	Meridian Bank, Reading, Pa.	United States	9,719,608	10,199,261	377	-17	8,128,462	373	374
395	Cassa di Risparmio in Bologna	Italy	9,704,742	9,016,427	417	+22	5,728,565	487	417
396	Saudi American Bank, Riyadh	Saudi Arabia	9,683,198	7,964,009	456	+60	8,591,800•	363	414
397	Overseas Union Bank, Ltd., Singapore	Singapore	9,642,281s	6,512,331s	518	+121	6,453,886	444	500
398	Valley National Bank, Phoenix, Arizona	United States	9,622,763	9,420,365	401	+3	8,816,122	356	351
399	Dime Savings Bank of New York, FSB, Garden City	United States	9,610,540	10,841,836	350	-49	7,777,607	387	346
400	Stadtsparkasse Munchen, Munich	Germany	9,591,567	9,146,673	412	+12	8,908,740	352	359

Data Source: Compiled by American Banker from its survey of the world's largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Date of figures: Data for most banks are for Dec. 31, 1991 and Dec. 31, 1990. Exceptions: Data for Australian and New Zealand banks are for June 30, 1991, Sept. 30, 1991, and March 31, 1992. Canadian bank data are for fiscal yearend Oct. 31, 1991, and all Japanese and Indian bank data are for fiscal yearend March 31, 1992. Exchange rates: Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. (a)— Formerly known as Banco Intercontinental Espanol, S.A., data were not available last year. Bank's 1990 deposits totaled $7.615 billion. (b)— A subsidiary of Compagnie Financiere de CIC et de L'Union Europeene. (c)— Formerly known as Citizens & Southern National Bank. (d)— A private stock bank that is new to the survey. Deposits totaled $1.412 billion in 1990. (e)— Consolidated data. (f)— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (g)— Data are not consolidated for affiliates more than 50% owned. (•)— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. (§)— Data are as of Dec. 31, 1989. Due to the Gulf War, data for yearend 1990 were not available. (¶)— Estimated by American Banker from published reports. (•)— Rank bank would have had, if bank had been included in the survey. N.A.— Not available.

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The Top 500 Banks in the World

Banks ranked by assets on Dec. 31, 1991, or nearest fiscal yearend. Holding companies are excluded. (Dollar amounts in thousands)

Asset Rank 1991			Assets in US Dollars 12/31/91	Assets in US Dollars 12/31/90	Asset Rank 12/31/90	Change in Rank	Deposits in U.S. Dollars 12/31/91	Deposit Rank 12/31/91	Deposit Rank 12/31/90
401	American Express Centurion Bank, Newark, Del.	United States	9,552,583	9,369,644	405	+ 4	1,355,951		841
402	Bank Leu, Ltd., Zurich	Switzerland	9,536,780	11,165,360	340	-62	8,329,574	367	321
403	Standard Federal Bank, Troy, Mich.	United States	9,513,922	9,297,253	408	+ 5	6,182,553	456	470
404	Banco Pastor, La Corona	Spain	9,469,619	7,419,351	479	+75	8,521,362	364	422
405	Coutts & Co., London	United Kingdom	9,461,502t	10,287,252t	374	31	9,144,327	349	313
406	Caja de Ahorros de Valencia	Spain	9,447,594	7,634,388	469	+63	8,307,748	370	435
407	Fleet National Bank, Providence, R.I.	United States	9,388,599	9,724,215	391	-16	6,576,575	439	432
408	Huntington National Bank, Columbus, Ohio	United States	9,369,861	8,719,521	425	+17	7,170,520	410	424
409	Boatmen's National Bank, St. Louis, Mo.	United States	9,338,972	10,383,245	370	-39	6,632,087	436	385
410	First Federal of Michigan, Detroit	United States	9,325,390	9,962,317	384	-26	3,788,593	670	682
411	Raiffeisenlandesbank Oberosterreich, Linz (a)	Austria	9,242,289	8,244,480	441e	+30	8,513,826	365	385e
412	Caja de Ahorros de Galicia, La Corona	Spain	9,144,463	8,433,762	435	+23	7,557,891	397	428
413	Michigan National Bank, Farmington Hills	United States	9,135,083	9,417,383	402	-11	7,354,604	402	384
414	Bank Dagang Negara, Jakarta	Indonesia	9,120,052u	8,342,678s	444	+30	5,439,949	506	736
415	Banque Misr, Cairo	Egypt	9,095,142s	7,563,855	473	+58	7,054,905	414	446
416	Biwako Bank, Ltd., Otsu	Japan	9,071,218	8,345,170	443	+27	8,058,039	376	395
417	International Commercial Bank of China, Taipei	Taiwan	9,026,358	6,817,334	499	+82	6,135,857	457	534
418	Bank of Kansai, Ltd., Osaka	Japan	8,972,759	8,198,124	447	+29	7,884,570	381	412
419	Banco Atlantico, Barcelona	Spain	8,968,968st	8,446,785tu	432	+13	7,951,098	377	440
420	Banco Comercial Portugues, Lisbon	Portugal	8,964,744s	5,857,123s	560	+140	7,271,607	405	703
421	Clydesdale Bank Plc, Glasgow	United Kingdom	8,914,325t	8,866,560t	420	-1	7,606,828	394	392
422	United Mizrahi Bank Ltd., Tel-Aviv	Israel	8,844,711s	8,042,214s	454	+32	7,769,526	388	413
423	Commercial Bank of Greece, Athens	Greece	8,843,856u	8,445,919u	433	+10	7,521,197	398	405
424	Cassa di Risparmio di Calabria e di Lucania, Cosenza (b)	Italy	8,809,889	8,027,256	421e	-3	5,806,303	483	511e
425	Bank of Okinawa, Ltd., Naha	Japan	8,790,082	7,802,578	461	+36	7,604,125	395	425
426	Banca Catalana, Barcelona	Spain	8,765,001st	8,449,923w	431	+ 5	7,926,661	379	394
427	Bank of Tokyo Trust Co., New York	United States	8,755,573t	8,423,063t	437	+10	5,715,130	489	546
428	Kreissparkasse Koeln, Cologne	Germany	8,754,602	8,533,175	429	+ 1	8,174,254	371	376
429	Hanshin Bank, Ltd., Kobe	Japan	8,753,171	8,389,341	440	+11	7,853,927	385	398
430	Mie Bank, Ltd., Yokkaichi	Japan	8,749,195	7,613,261	471	+41	7,768,628	389	433
431	Siam Commercial Bank Ltd., Bangkok	Thailand	8,723,419	7,331,469	483	+52	7,151,053	411	477
432	Hongkong Bank of Canada, Vancouver	Canada	8,716,502t	8,226,525t	445	+13	7,863,248	383	399
433	BayBank Middlesex, Burlington, Mass.	United States	8,663,162	4,341,932	710	+277	8,106,958	374	649
434	Wachovia Bank of Georgia, NA, Atlanta	United States	8,660,682	9,077,046	414	-20	6,401,231	447	448
435	Shimizu Bank, Ltd.	Japan	8,659,687	7,622,494	470	+35	7,668,094	391	434
436	Boston Safe Deposit & Trust Co.	United States	8,621,304	9,329,719	407	-29	5,889,975	475	430
437	Trust Company Bank, Atlanta	United States	8,618,880	6,732,803	503	+66	5,287,196	515	508
438	Coast Federal Bank, Los Angeles	United States	8,600,108	10,247,415	376	-62	7,101,690	412	350
439	Hambros Bank Ltd., London	United Kingdom	8,592,448s	8,068,214s	453	+14	7,314,651	404	415
440	Household Bank, FSB, Newport Beach, Calif	United States	8,550,972	7,887,017	459	+19	6,542,913	442	522
441	AN-HYP N.V., Antwerp	Belgium	8,495,796	8,371,157s	441		7,391,436	401	406
442	West LB International, Luxembourg	Luxembourg	8,492,076t	7,956,635t	457	+15	6,821,515	424	454
443	Fidelity Bank NA, Philadelphia	United States	8,418,535	8,853,319	422	-21	6,664,915	432	441
444	Banco Pinto & Sotto Mayor, Lisbon	Portugal	8,333,620s	7,536,132s	474	+30	6,656,934	433	453
445	AmSouth Bank, NA, Birmingham, Ala.	United States	8,303,306	7,659,040	467	+22	6,390,692	448	457
446	Banca San Paolo di Brescia	Italy	8,283,379s	8,164,835s	449	+ 3	5,976,514	468	459
447	Anchor Savings Bank, FSB, Northport, N.Y.	United States	8,277,899	8,825,543	423	-24	6,622,363	437	410
448	Credito Fondiario S.p.A., Rome (c)	Italy	8,273,704				5,232,331	523	
449	Banca Popolare dell'Emilia, Modena	Italy	8,231,070	7,093,963	488	+39	5,277,455	520	556
450	Bayerische Vereinsbank International, Luxembourg	Luxembourg	8,199,051t	6,087,592t	544	+94	7,514,255	399	492
451	Ameritrust Co. NA, Cleveland	United States	8,189,204	8,650,046	427	-24	6,648,669	434	407
452	National City Bank, Cleveland	United States	8,181,657	8,154,138	451	-1	4,956,055	546	513
453	Niigata Chuo Bank, Ltd.	Japan	8,165,473	8,155,991	450	-3	7,188,708	408	400
454	Berliner Commerzbank, Berlin	Germany	8,148,987t	6,956,104t	492	+38	7,654,580	393	445
455	Bank of India, Bombay	India	8,148,148	10,876,190u	347	-108	6,742,552	427	339
456	Society National Bank, Cleveland	United States	8,143,965	7,659,331	466	+10	5,467,017	504	486
457	Bank of California, NA, San Francisco	United States	8,119,860t	8,165,324t	448	-9	5,851,520	480	467
458	Ulster Bank Ltd., Belfast	United Kingdom	8,115,867st	8,394,735st	439	-19	7,192,463	407	391
459	Fleet Bank, NA, Hartford, Conn.	United States	8,101,629	2,364,015	993	+534	6,903,652	422	966
460	Banco Popular de Puerto Rico, San Juan	United States	8,051,320	8,774,633	424	-36	7,216,310	406	396
461	Banco Itau, Sao Paulo	Brazil	8,041,658	9,624,496	394	-67	3,114,054	752	796
462	Sparkasse in Bremen	Germany	8,003,506	7,582,935u	472	+10	7,006,608	417	473
463	Multibanco Comermex, Mexico City	Mexico	7,908,138	6,000,321	552	+89	5,621,768	493	839
464	Signet Bank/Virginia, Richmond	United States	7,877,948	7,989,676	455	-9	5,353,346	510	488
465	CitiBank (South Dakota) NA, Sioux Falls	United States	7,837,470	10,460,383	363	-102	3,701,190	686	667
466	First Gibraltar Bank, FSB, Dallas	United States	7,811,466	8,860,438	421	-45	6,968,362	421	397
467	First Tennessee Bank NA, Memphis	United States	7,769,975	6,472,856	522	+55	5,960,885	469	516
468	Banco San Geminiano e San Prospero, Modena	Italy	7,690,685	6,850,826	497	+29	5,122,252	533	549
469	Caja de Ahorros del Mediterraneo, Alicante	Spain	7,666,421	6,797,326	501	+32	6,388,186	449	478
470	Credit Foncier Vaudois, Lausanne	Switzerland	7,645,477	7,449,024	478	+ 8	6,820,782	425	436
471	Yorkshire Bank Plc, Leeds	United Kingdom	7,635,282t	8,599,926t	426	-43	6,665,083	431	393
472	Kagawa Bank, Ltd., Takamatsu	Japan	7,633,114	6,766,929	502	+30	6,642,911	435	461
473	Kyushu Bank, Ltd., Sasebo	Japan	7,620,593	7,762,093	463	-10	7,013,022	416	408
474	Barclaya Bank, Madrid	Spain	7,583,911t	7,640,779t	468	-6	6,481,832	443	418
475	Greenwood Trust Co., New Castle, Del.	United States	7,567,138	7,055,746	490	+15	5,032,084	540	537
476	Caja de Ahorros Provincial de Guipuzcoa, San Sebastian	Spain	7,566,750	7,382,773	482	+ 6	6,061,829	461	463
477	Provident National Bank, Philadelphia	United States	7,561,218	9,019,212	416	-61	5,723,123	488	452
478	Credit Suisse (Luxembourg)	Luxembourg	7,547,211t	8,210,030t	446	-32	6,985,662	419	382
479	Landesbank Saar Girozentrale, Saarbrucken	Germany	7,527,157u	7,735,626u	464	-15	3,371,021	714	750
480	Bank of Baroda	India	7,511,084u	8,440,583s	434	-46	6,669,000	430	390
481	Kanto Bank, Ltd., Tsuchiura	Japan	7,494,827	6,532,260	515	+34	6,797,102	426	469
482	Thurgauer Kantonalbank, Weinfelden	Switzerland	7,487,654u	7,508,307u	475	-7	6,679,735	429	437
483	Sanwa Bank California, San Francisco	United States	7,444,506t	7,111,664t	487	+ 4	5,375,246	509	514
484	Sparbanksgruppen Alfa, AB, Jonkoping	Sweden	7,434,414	7,784,655	462	-22	6,412,806	446	416
485	CrossLand Savings FSB, Brooklyn, New York (d)	United States	7,431,636	11,177,977	338	-147	5,513,938	501	383
486	Pacific First Bank, FSB, Seattle, Wash.	United States	7,388,824	7,040,547	491	+ 5	4,692,171	577	539
487	Iowa Bank, N.V., Brussels	Belgium	7,386,593s	6,554,879s	514	+27	6,552,415	440	471
488	Banco del Comercio, Madrid	Spain	7,379,208	6,520,670	517	+29	6,604,045	438	481
489	Credito Bergamasco, Bergamo	Italy	7,365,159st	6,381,177st	530	+41	5,060,616	539	594
490	Banca della Svizzera Italiana, Lugano	Switzerland	7,310,052tu	9,172,800st	411	-79	6,330,554	452	378
491	Kita-Nippon Bank, Ltd., Morioka	Japan	7,285,898	6,303,708	533	+42	6,356,409	450	491
492	Bayerische Landesbank International, Luxembourg	Luxembourg	7,200,758t	5,719,347t	566	+74	6,024,620	465	525
493	BFG Luxembourg	Luxembourg	7,199,155t	7,406,544t	480	-13	6,289,271	453	449
494	Dominion Bank NA, Roanoke, Va.	United States	7,195,932	6,507,160	519	+25	5,730,465	486	552
495	Bank Handlowy w Warszawie, SA, Warsaw (e)	Poland	7,150,080				4,438,111	604	
496	Cassa di Risparmio di Puglia, Bari	Italy	7,148,461	N.A.			6,056,431	463	
497	Washington Mutual Savings Bank, Seattle	United States	7,117,751	5,679,941	572	+75	4,801,806	563	675
498	Fleet Bank of Massachusetts, NA, Boston (f)	United States	7,066,231	13,425,123	293	-205	6,337,697	451	324
499	Bank of East Asia, Ltd., Hong Kong	Hong Kong	7,064,882	6,003,862	551	+52	6,711,653	428	484
500	Manufacturers & Traders Trust Co., Buffalo, N.Y.	United States	7,039,099	5,474,381	593	+93	5,532,867	500	593

Data Source: Compiled by American Banker from its survey of the world's largest banks. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Date of figures: Data for most banks are for Dec. 31, 1991 and Dec. 31, 1990. Exceptions: Data for Australian and New Zealand banks are for June 30, 1991, Sept. 30, 1991, and March 31, 1992. Canadian bank data are for fiscal yearend Oct. 31, 1991; and all Japanese and Indian bank data are for fiscal yearend March 31, 1992. Exchange rates: Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. (a)— A commercial bank that is new to the survey. Deposits totaled $7.592 billion in 1990. (b)— Data were not available last year. The 1990 deposits totaled $5.258 billion. (c)— A mortgage bank that is new to the survey. Comparable 1990 data not available. (d)— Seized by federal banking authorities in Jan., 1992. (e)— A commercial bank that is new to the survey. Comparable 1990 data not available. (f)— The 1990 data are for the former Bank of New England NA. (g)— Consolidated data. (t)— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u)— Data are not consolidated for affiliates more than 50% owned. (w)— Rank bank would have had, if bank had been included in the survey. N.A. — Not available.

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Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order (to the nearest U.S. dollar) within nations

Rank 12/91		12/31/91 Assets (U.S. Dollars)
	Argentina	
378	Banco de la Nacion Argentina, Buenos Aires	$10,302,148,900
	Australia	
69	Westpac Banking Corp., Sydney	74,555,111,200s
82	Australia & New Zealand Banking Group, Ltd., Melbourne	65,894,870,000s
83	National Australia Bank, Ltd., Melbourne	65,758,992,800s
91	Commonwealth Bank of Australia, Sydney	59,186,215,600s
240	Commonwealth Savings Bank of Australia, Sydney	17,185,056,800t
268	State Bank of South Australia, Adelaide	15,731,568,000s
311	State Bank of New South Wales, Sydney	13,118,637,200
	Austria	
97	Creditanstalt-Bankverein, Vienna	56,398,904,640s
109	Z-Landerbank Bank Austria, AG, Vienna	47,990,058,100
161	GiroCredit Bank A.G. der Sparkassen	29,033,142,278s
224	Oesterreichische Postsparkasse, Vienna	18,884,455,200s
226	Bank fuer Arbeit und Wirtschaft, Vienna	18,709,939,756u
245	Raiffeisen Zentralbank Oesterreich AG, Vienna	16,914,865,285u
256	Erste Oesterreichische Spar-Casse, Vienna	16,287,405,050
411	Raiffeisenlandesbank Oberoesterreich, Linz	9,242,288,546
	Bahrain	
208	Arab Banking Corp., Manama	20,451,000,000s
	Belgium	
64	Generale Bank, Brussels	81,408,002,500s
81	Banque Bruxelles Lambert, Brussels	66,065,451,058s
84	Kredietbank N.V., Brussels	61,805,328,380s
86	Credit Communal de Belgique, SA, Brussels	61,535,896,379
98	ASLK-CGER Bank, Brussels	56,327,543,764s
187	Centrale Raiffeisenkas van Belgische Boerenbond, Louven	24,132,592,255
214	C.O.B.-Caisse d'Epargne Privee, Brussels	19,773,815,666s
236	Societe Nationale de Credit a l'Industrie, Brussels	17,551,905,677
271	Banque Paribas Belgique, SA, Brussels (q)	15,354,171,800st
319	Credit Lyonnais Belgium, SA, Brussels	12,746,246,716t
441	AN-HYP N.V., Antwerp	8,495,735,725
487	Ippa Bank, N.V., Brussels	7,386,593,390s
	Brazil	
75	Banco do Brasil, Brasilia	70,038,010,132s
306	Banco do Estado de Sao Paulo	13,476,968,060
393	Banco Bradesco, SA, Osasco	9,734,333,001
461	Banco Itau, Sao Paulo	8,041,658,115
	Canada	
44	Royal Bank of Canada, Montreal	111,376,406,700s
52	Canadian Imperial Bank of Commerce, Toronto	100,853,849,480s
61	Bank of Montreal	84,561,583,350s
70	Bank of Nova Scotia, Toronto	74,168,258,580s
99	Toronto Dominion Bank	56,265,321,180
147	National Bank of Canada, Montreal	31,258,801,610s
432	Hongkong Bank of Canada, Vancouver	8,716,501,580t
	Denmark	
87	Danske Bank, Copenhagen	61,412,126,347s
111	Unibank, Copenhagen	44,424,620,344u
265	Sparekassen Bikuben, Copenhagen	16,341,577,187s
367	Jyske Bank, Silkeborg	10,659,212,447s
	Egypt	
373	National Bank of Egypt, Cairo	10,411,040,000u
415	Banque Misr, Cairo	9,095,142,080s
	Finland	
127	Kansallis-Osake-Pankki, Helsinki	36,860,399,400s
131	Unitas Group, Helsinki	35,100,986,800s
180	Postipankki, Helsinki	25,991,163,000s
212	Skopbank, Helsinki	20,058,896,000s
309	Osuuspankkien Keskuspankki Oy, Helsinki	13,413,600,200s
	France	
8	Credit Agricole Mutuel, Paris	307,123,563,400s
9	Credit Lyonnais, Paris	306,255,295,000s
12	Banque Nationale de Paris	275,804,527,000s
20	Societe Generale, Paris	223,756,094,000s
41	Banque Paribas, Paris	119,679,686,000s
68	Groupe des Banques Populaires, Paris	74,884,000,000s
74	Banque Indosuez, Paris	70,863,038,000s
96	Credit Commercial de France, Paris	56,440,007,689s
119	Banque Francaise du Commerce Exterieur, Paris	42,106,521,465s
193	Credit du Nord, Paris	23,617,794,456st
215	Banque Federative du Credit Mutuel, Strasbourg	19,660,387,042u
237	Credit Industriel et Commercial, Paris (h)	17,353,231,002
287	Banque Worms, Paris	14,355,441,711s
304	Banque Regionale d'Escompte et de Depots, Paris	13,567,113,139s
323	Credit Industriel d'Alsace et de Lorraine, Strasbourg	12,393,249,118s
370	Sovac, Paris	10,514,061,000s
	Germany	
11	Deutsche Bank, AG, Frankfurt	295,623,733,680s
24	Dresdner Bank, Frankfurt	191,526,773,735s
32	Bayerische Vereinsbank, Munich	149,578,706,640s
33	Commerzbank, Frankfurt	149,234,952,243s
34	Westdeutsche Landesbank Girozentrale, Duesseldorf	149,060,340,000s
35	Deutsche Genossenschaftsbank, Frankfurt	135,748,800,000s
39	Bayerische Hypotheken-und Wechsel-Bank, Munich	126,823,951,773s
50	Bayerische Landesbank Girozentrale, Munich	105,193,638,660s

Rank 12/91		12/31/91 Assets (U.S. Dollars)
	Germany (Continued)	
59	Norddeutsche Landesbank Girozentrale, Hannover	$85,924,678,620s
77	Sudwestdeutsche Landesbank, Stuttgart	68,996,273,280s
79	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	66,398,409,044s
101	Landesbank Hessen-Thuringen-Girozentrale, Frankfurt	54,768,274,440s
112	Deutsche Pfandbriefanstalt -und Hypothekenbank, Wiesbaden	44,248,507,086
120	Bank fuer Gemeinwirtschaft, Frankfurt	41,371,412,170s
123	Berliner Bank, Berlin	38,586,166,793s
129	Hamburgische Landesbank-Girozentrale, Hamburg	35,637,535,560
135	Landesbank Rheinland-Pfalz Girozentrale, Mainz	33,779,460,000s
136	Landesbank Schleswig-Holstein Girozentrale, Kiel	33,409,068,000s
140	Deutsche Siedlungs und Landesrentenbank, Bonn	32,427,548,555
169	Berliner Handels und-Frankfurter Bank, Frankfurt	27,766,695,110s
178	Landesbank Berlin-Girozentrale, Berlin	26,467,667,820
188	Bremer Landesbank, Bremen	24,027,560,040t
203	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	21,357,800,000u
210	Hamburger Sparkasse, Hamburg	20,212,193,900
213	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	19,994,700,000
247	Landesgirokasse, Stuttgart	16,737,930,000
275	Genossenschaftliche Zentralbank, AG, Stuttgart	14,899,603,994
293	Vereins-und Westbank, Hamburg	14,127,300,000st
303	Bayerische Landesanstalt fuer Aufbaufinanzierung, Munich	13,579,274,066
320	Frankfurter Sparkasse, Frankfurt	12,627,118,875
322	Munchener Hypothekenbank, Munich	12,498,664,044
324	Berliner Pfandbrief-Bank, Berlin	12,386,095,485
332	Stadtsparkasse Koeln, Cologne	12,164,079,407
348	Baden-Wuerttembergische Bank, Stuttgart	11,326,293,785u
380	Nassauische Sparkasse, Wiesbaden	10,289,967,823
400	Stadtsparkasse Munchen, Munich	9,591,567,318
428	Kreissparkasse Koeln, Cologne	8,754,602,228
454	Berliner Commerzbank, Berlin	8,148,986,992t
462	Sparkasse in Bremen	8,003,505,825
479	Landesbank Saar-Girozentrale, Saarbrucken	7,527,157,389u
	Greece	
148	National Bank of Greece, Athens	31,198,072,200u
423	Commercial Bank of Greece, Athens	8,843,856,359u
	Hong Kong	
40	Hongkong and Shanghai Banking Corp., Hong Kong	120,624,877,500s
145	Hang Seng Bank Ltd., Hong Kong	31,607,170,700st
499	Bank of East Asia, Ltd., Hong Kong	7,064,881,813
	India	
122	State Bank of India, Bombay	40,393,360,800
455	Bank of India, Bombay	8,148,148,433
480	Bank of Baroda	7,511,084,100u
	Indonesia	
368	Bank Rakyat Indonesia, Jakarta	10,541,778,000
375	Bank Negara Indonesia 1946, Jakarta	10,390,856,500
414	Bank Dagang Negara, Jakarta	9,120,052,000u
	Ireland	
159	Allied Irish Banks Plc., Dublin	29,561,598,000s
190	Bank of Ireland, Dublin	23,970,330,000s
	Israel	
125	Bank Hapoalim, Tel-Aviv	37,830,743,856s
157	Bank Leumi le-Israel, Tel-Aviv	30,115,543,018s
235	Israel Discount Bank, Ltd., Tel-Aviv	17,587,656,907s
422	United Mizrahi Bank Ltd., Tel-Aviv	8,844,710,688s
	Italy	
28	Istituto Bancario San Paolo di Torino, Turin	178,501,821,960s
37	Banca Nazionale del Lavoro, Rome	130,791,450,000s
46	Cassa di Risparmio delle Provincie Lombarde, Milan	108,234,090,000s
49	Monte dei Paschi di Siena	106,698,912,360s
51	Banca Commerciale Italiana, Milan	101,835,762,000s
62	Banco di Napoli, Naples	84,084,389,123
63	Credito Italiano, Milan	83,967,615,000s
76	Banco di Roma, Rome	69,468,630,000s
88	Banco di Santo Spirito, Rome	61,142,176,255st
113	Banco di Sicilia, Palermo	44,191,556,040u
124	Banca Popolare di Novara	38,251,768,500s
146	Banca Popolare di Milano, Milan	31,513,320,960s
149	Banco Ambrosiano Veneto, Milan	30,943,718,910s
156	Banca Nazionale dell'Agricoltura, Rome	30,432,673,302u
165	Cassa di Risparmio di Torino, Turin	27,963,573,060
171	Credito Romagnolo, Bologna	27,412,752,570s
221	Banca Toscana, Florence	19,279,324,410t
231	Cassa di Risparmio di Verona, Vicenza, Belluno E Ancona SPA, Verona	17,800,484,655u
288	Banca Lariana, Como	14,264,352,177t
290	Banca Provinciale Lombarda, Bergamo	14,189,643,938t
291	Banca Popolare di Bergamo	14,184,183,810u
295	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	13,967,129,716
300	Cassa di Risparmio di Firenze, Florence	13,811,954,455
321	Banco di Sardegna, Sassari	12,539,189,070s
330	Cassa di Risparmio di Padova e Rovigo, Padova	12,213,911,205
356	Banca Popolare di Verona	11,007,871,394
376	Banca Carige, S.p.A., Genova	10,354,345,609u
395	Cassa di Risparmio in Bologna	9,704,742,120
424	Cassa di Risparmio di Calabria e di Lucania, Cosenza	8,809,888,830
446	Banca San Paolo di Brescia	8,283,378,750s
448	Credito Fondiario S.p.A., Rome	8,273,704,350
449	Banca Popolare dell'Emilia, Modena	8,231,070,000
468	Banco San Gemoliano e San Prospero, Modena	7,690,684,802
489	Credito Bergamasco, Bergamo	7,365,159,000st
496	Cassa di Risparmio di Puglia, Bari	7,148,461,147

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Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order (to the nearest U.S. dollar) within nations

Rank 12/91		12/31/91 Assets (U.S. Dollars)
	Japan	
1	Dai-ichi Kangyo Bank Ltd., Tokyo	$446,211,203,300s
2	Sumitomo Bank Ltd., Osaka	427,584,758,976s
3	Sakura Bank, Ltd., Tokyo	420,823,192,508s
4	Fuji Bank, Ltd., Tokyo	419,429,831,332s
5	Sanwa Bank Ltd., Osaka	412,169,698,520s
6	Mitsubishi Bank Ltd., Tokyo	391,563,795,340u
7	Norinchukin Bank, Tokyo	307,280,588,932
10	Industrial Bank of Japan, Ltd., Tokyo	302,760,241,052s
14	Tokai Bank Ltd., Nagoya	252,498,546,864s
15	Mitsubishi Trust & Banking Corp., Tokyo	247,538,978,976u
17	Sumitomo Trust & Banking Co., Ltd., Osaka	235,379,496,468s
19	Mitsui Trust & Banking Co., Ltd., Tokyo	226,101,851,292u
21	Long Term Credit Bank of Japan Ltd., Tokyo	221,285,252,756u
22	Bank of Tokyo, Ltd.	218,777,095,912s
23	Kyowa Saitama Bank, Ltd., Tokyo	212,621,980,452s
25	Daiwa Bank, Ltd., Osaka	186,635,335,292u
27	Yasuda Trust & Banking Co. Ltd., Tokyo	181,171,120,616u
30	Toyo Trust & Banking Co, Ltd., Tokyo	152,927,150,080u
36	Nippon Credit Bank, Ltd., Tokyo	133,897,359,616s
42	Shoko Chukin Bank, Tokyo	115,825,340,548u
54	Zenshinren Bank, Tokyo	97,479,400,860
57	Bank of Yokohama, Ltd.	94,483,718,676s
60	Chuo Trust & Banking Co., Ltd., Tokyo	85,312,417,384u
66	Hokkaido Takushoku Bank, Ltd., Sapporo	79,862,618,185s
80	Chiba Bank, Ltd.	66,369,128,564u
93	Hokuriku Bank Ltd., Toyama	58,511,744,328s
94	Shizuoka Bank Ltd.	58,289,263,212
95	Joyo Bank, Ltd., Mito	56,645,589,172u
105	Bank of Fukuoka, Ltd.	51,267,695,756u
106	Ashikaga Bank, Ltd., Utsunomiya	50,615,803,012
107	Hiroshima Bank, Ltd.	49,302,359,464u
118	Hachijuni Bank, Ltd., Nagano	42,683,146,036
121	Gunma Bank, Ltd., Maebashi	40,965,958,000u
132	Chugoku Bank, Ltd., Okayama	34,827,182,324
139	77 Bank, Ltd., Sendai	32,552,675,372
143	Yamaguchi Bank, Ltd., Shimonoseki	32,125,586,188
151	Nippon Trust Bank, Ltd., Tokyo	30,849,113,844
152	Nishi-Nippon Bank, Ltd., Fukuoka	30,815,254,264u
162	Nanto Bank, Ltd., Nara	28,946,055,128
163	Hyogo Bank, Ltd., Kobe	28,753,284,760u
166	Hyakujushi Bank, Ltd., Takamatsu	27,940,745,032u
168	Hokkaido Bank, Ltd., Sapporo	27,830,785,952u
170	Bank of Kyoto, Ltd.	27,535,702,295u
173	Juroku Bank, Ltd., Gifu	27,178,231,800u
182	Iyo Bank, Ltd., Matsuyama	25,736,775,740
183	Daishi Bank, Ltd., Niigata	25,062,041,872u
185	Shiga Bank, Ltd., Otsu	24,500,078,068
195	Kiyo Bank, Ltd., Wakayama	23,080,005,028
198	San-in Godo Bank, Ltd., Matsue	22,224,518,876
200	Tokyo Sowa Bank, Ltd.	21,870,830,948
202	Suruga Bank, Ltd., Numazu	21,584,027,904u
204	Hyakugo Bank, Ltd., Tsu	21,077,013,576
206	Higo Bank, Ltd., Kumamoto	20,592,817,824
209	Ogaki Kyoritsu Bank, Ltd., Ogaki	20,311,869,744u
211	Fukuoka City Bank, Ltd.	20,188,396,896u
217	Hokkoku Bank, Ltd., Kanazawa	19,612,070,016
219	Bank of Kinki, Ltd., Osaka	19,452,061,892
229	Tokyo Tomin Bank, Ltd.	18,359,641,356u
230	Bank of Nagoya, Ltd.	18,278,243,076
233	Toho Bank, Ltd., Fukushima	17,748,710,812
238	Fukui Bank, Ltd.	17,267,664,264
241	Keiyo Bank, Ltd., Chiba	17,176,465,120
252	Kagoshima Bank, Ltd.	16,601,197,996
257	Bank of Osaka, Ltd.	16,276,596,988
258	Fukutoku Bank, Ltd., Osaka	16,126,231,892
259	Kofuku Bank, Ltd., Osaka	16,079,635,624
260	Musashino Bank, Ltd., Omiya	16,011,034,160
263	Shikoku Bank, Ltd., Kochi	15,953,935,108
270	Chiba Kogyo Bank, Ltd.	15,379,645,064
272	Yamanashi Chuo Bank, Ltd., Kofu	15,215,555,752
273	Aichi Bank, Ltd., Nagoya	15,062,176,740
278	Hiroshima Sogo Bank, Ltd.	14,840,033,844
279	Oita Bank, Ltd.	14,791,330,164
280	Hokuetsu Bank, Ltd., Nagaoka	14,761,484,128
283	Awa Bank, Ltd., Tokushima	14,567,488,652
284	Yachiyo Bank, Tokyo	14,532,606,896
294	Bank of Iwate, Ltd., Morioka	14,045,983,476
296	Eighteenth Bank, Ltd., Nagasaki	13,915,934,128
301	Akita Bank, Ltd.	13,711,694,344
314	Aomori Bank, Ltd.	13,022,058,518
316	Towa Bank, Ltd., Maebashi	12,873,758,052
331	Chukyo Bank, Ltd., Nagoya	12,199,227,116
336	Shinwa Bank, Ltd., Sasebo	11,903,998,636
338	Bank of Ikeda, Ltd.	11,791,563,555
341	Senshu Bank, Ltd., Kishiwada	11,542,802,224
343	Michinoku Bank, Ltd., Aomori	11,495,301,104
345	Daisan Bank, Ltd., Matsuzaka	11,406,822,752
346	North Pacific Bank, Ltd., Sapporo	11,393,579,560
349	Higashi-Nippon Bank, Ltd., Tokyo	11,324,687,904
351	Miyazaki Bank, Ltd.	11,239,291,112
352	Bank of Saga, Ltd.	11,222,365,080
354	Bank of the Ryukyus, Ltd., Naha	11,102,191,756
361	Yamagata Bank, Ltd.	10,818,312,436
363	Ehime Bank, Ltd., Matsuyama	10,797,515,6??
369	Tochigi Bank, Ltd., Utsunomiya	10,540,182,856
	Japan (Continued)	
416	Biwako Bank, Ltd., Otsu	$9,071,218,236
418	Bank of Kansai, Ltd., Osaka	8,972,758,636
425	Bank of Okinawa, Ltd., Naha	8,790,082,256
429	Hanshin Bank, Ltd., Kobe	8,753,171,180
430	Mie Bank, Ltd., Yokkaichi	8,749,195,216
435	Shimizu Bank, Ltd.	8,659,687,172
453	Niigata Chuo Bank, Ltd.	8,165,472,592
472	Kagawa Bank, Ltd., Takamatsu	7,633,114,312
473	Kyushu Bank, Ltd., Sasebo	7,620,592,656
481	Kanto Bank, Ltd., Tsuchiura	7,494,827,428
491	Kita-Nippon Bank, Ltd., Morioka	7,285,897,660
	Jordan	
384	Arab Bank Plc., Amman	10,117,089,080s
	Korea	
142	Korea Exchange Bank, Seoul	32,188,493,390s
160	Commercial Bank of Korea Ltd., Seoul	29,448,938,860s
164	Korea Development Bank, Seoul	28,067,260,900
172	Korea First Bank, Seoul	27,353,233,787s
176	Hanil Bank Ltd., Seoul	26,545,296,350s
177	Cho Hung Bank Ltd., Seoul	26,512,956,380s
194	Bank of Seoul	23,335,895,910s
248	Citizens National Bank, Seoul	16,732,751,830
251	Korea Housing Bank, Seoul	16,673,411,450
262	Industrial Bank of Korea, Seoul	15,980,699,200
386	Shinhan Bank, Seoul	9,987,532,643
	Kuwait	
381	National Bank of Kuwait	10,288,549,926
	Luxembourg	
201	Deutsche Bank Luxembourg	21,815,049,200t
220	Banque Generale du Luxembourg	19,296,858,606s
243	Banque Internationale a Luxembourg	17,136,775,600u
254	Banque et Caisse d'Epargne de l'Etat, Luxembourg	16,461,686,820
297	Kredietbank SA Luxembourgeoise, Luxembourg	13,847,280,535tu
299	Commerzbank International, Luxembourg	13,817,926,168t
328	Union Bank of Switzerland (Luxembourg)	12,253,684,157t
442	West LB International, Luxembourg	8,492,075,735t
450	Bayerische Vereinsbank International, Luxembourg	8,199,050,640t
478	Credit Suisse (Luxembourg)	7,547,210,598t
492	Bayerische Landesbank International, Luxembourg	7,200,757,788t
493	BFG Luxembourg	7,199,155,321t
	Malaysia	
286	Malayan Banking Berhad, Kuala Lumpur	14,483,598,840s
	Mexico	
154	Banco Nacional de Mexico, Mexico City	30,539,837,340u
158	Bancomer, Mexico City	29,824,024,766u
199	Banca Serfin, Mexico City	22,011,590,878s
463	Multibanco Comermex, Mexico City	7,908,138,461
	Netherlands	
16	ABN-AMRO Bank, N.V., Amsterdam	242,827,650,000s
38	Rabobank Nederland, Utrecht	126,974,835,000s
48	ING Bank, Amsterdam	107,163,810,000s
223	Credit Lyonnais Bank Nederland, NV, Rotterdam	19,059,300,000st
264	Bank Mees & Hope, Amsterdam	15,909,531,885st
	New Zealand	
366	Bank of New Zealand, Ltd., Wellington	10,698,329,880s
	Norway	
137	Norske Bank, Oslo	32,702,107,000s
228	Christiania Bank, Oslo	18,516,459,000s
318	Union Bank of Norway, Oslo	12,767,985,000s
	Poland	
495	Bank Handlowy w Warszawie, SA, Warsaw	7,150,080,000
	Portugal	
184	Caixa Geral de Depositos, Lisbon	24,826,157,400u
305	Banco Portugues do Atlantico, Porto	13,494,302,026
355	Banco Espirito Santo e Comercial, Lisbon	11,044,452,987
364	Banco Totta & Acores, Lisbon	10,756,532,221
420	Banco Comercial Portugues, Lisbon	8,964,744,350s
444	Banco Pinto & Sotto Mayor, Lisbon	8,333,620,233s
	Saudi Arabia	
315	Riyad Bank Ltd., Riyadh	12,966,538,410s
396	Saudi American Bank, Riyadh	9,683,198,000
	Singapore	
205	Development Bank of Singapore Ltd.	21,006,804,028
261	Overseas Chinese Banking Corp., Ltd., Singapore	15,999,998,342s
269	United Overseas Bank Ltd., Singapore	15,561,534,079s
397	Overseas Union Bank, Ltd., Singapore	9,642,281,028s
	South Africa	
225	Amalgamated Banks of South Africa, Ltd.	18,715,792,000s
266	Standard Bank of South Africa Ltd., Johannesburg	15,800,803,200
312	First National Bank of South Africa Ltd., Johannesburg	13,026,460,800s
377	Nedcor Bank Ltd., Johannesburg	10,348,208,000st

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Top 500 Banks by Country

Banks outside the U.S. listed geographically in asset-size order (to the nearest U.S. dollar) within nations

Rank 12/91		12/31/91 Assets (U.S. Dollars)
	Spain	
56	Banco Central Hispanoamericano, SA, Madrid	$95,887,895,850s
58	Banco Bilbao Vizcaya, Bilbao	92,377,455,300s
73	Banco Espanol de Credito, Madrid	70,894,653,750s
85	Caja de Ahorros y Pensiones de Barcelona	61,577,252,550s
90	Banco Santander	60,301,097,550s
138	Banco Exterior de Espana, Madrid	32,657,893,200s
153	Caja de Madrid	30,696,402,600u
181	Banco Popular Espanol, Madrid	25,864,598,250s
307	Bankinter, SA, Madrid	13,444,173,900
344	Bilbao Bizkaia Kutxa	11,410,440,300
347	Banco de Sabadell, SA	11,357,427,600s
359	Caja de Ahorros de Cataluna, Barcelona	10,941,481,800
392	Caja de Ahorros y Monte de Piedad de Zaragoza	9,762,627,150
404	Banco Pastor, La Coruna	9,469,618,650
406	Caja de Ahorros de Valencia	9,447,593,850
412	Caja de Ahorros de Galicia, La Coruna	9,144,463,050
419	Banco Atlantico, Barcelona	8,968,368,150st
426	Banca Catalana, Barcelona	8,765,001,000st
469	Caja de Ahorros del Mediterraneo, Alicante	7,666,420,950
474	Barclays Bank, Madrid	7,583,910,750t
476	Caja de Ahorros Provincial de Guipuzcoa, San Sebastian	7,566,750,450
488	Banco del Comercio, Madrid	7,379,208,450
	Sweden	
65	Skandinaviska Enskilda Banken, Stockholm	81,140,220,000s
72	Svenska Handelsbanken, Stockholm	73,740,780,000s
78	Sparbankernas Bank, Stockholm	68,479,380,000s
89	Nordbanken, Stockholm	60,942,060,000s
242	Gota Bank, Stockholm	17,155,080,000s
353	Sparbanken Forsta, Stockholm	11,155,320,000
484	Sparbanksgruppen Alfa, AB, Jonkoping	7,434,414,000
	Switzerland	
26	Union Bank of Switzerland, Zurich	183,727,467,000s
31	Swiss Bank Corp., Basel	152,411,754,033s
43	Credit Suisse, Zurich	114,683,833,000s
130	Banque Cantonale de Zurich	35,425,126,946
133	Swiss Volksbank, Berne	34,263,679,802s
246	Cantonal Bank of Berne	16,771,595,038s
383	Banque Cantonale de St. Gallen	10,191,984,792
386	Banque Cantonale Vaudoise, Lausanne	9,848,202,524u
396	Luzerner Kantonalbank, Lucerne	9,822,745,581
402	Bank Leu, Ltd., Zurich	9,596,780,000
470	Credit Foncier Vaudois, Lausanne	7,645,476,792
482	Thurgauer Kantonalbank, Weinfelden	7,487,653,943u
490	Banca della Svizzera Italiana, Lugano	7,310,052,160u
	Syria	
325	Commercial Bank of Syria, Damascus	$12,318,392,386u
	Taiwan	
117	Taiwan Cooperative Bank, Taipei	$43,188,823,259
134	Bank of Taiwan, Taipei	34,077,463,521
150	First Commercial Bank, Taipei	30,917,320,045
155	Hua Nan Commercial Bank, Ltd., Taipei	30,489,108,522
174	Chang Hwa Commercial Bank, Ltd., Taichung	26,915,833,123
186	Land Bank of Taiwan, Taipei	24,139,239,439
267	Medium Business Bank of Taiwan, Taipei	15,751,036,036
310	Taipei Bank	13,212,877,518
339	Farmers Bank of China, Taipei	11,662,856,794
360	Chiao Tung Bank, Taipei	10,846,470,672u
387	United World Chinese Commercial Bank, Taipei	9,897,200,158u
417	International Commercial Bank of China, Taipei	9,026,358,325
	Thailand	
192	Bangkok Bank, Ltd.	23,632,298,133
308	Krung Thai Bank Ltd., Bangkok	13,435,697,822
326	Thai Farmers Bank, Bangkok	12,294,605,484
431	Siam Commercial Bank Ltd., Bangkok	8,723,418,746
	Turkey	
371	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	10,496,599,808s
	United Kingdom	
13	Barclays Bank Plc, London	258,123,852,000s
18	National Westminster Bank Plc, London	229,081,461,000s
45	Midland Bank Plc, London	111,033,552,000s
47	Abbey National, Plc, London	107,289,945,000s
55	Lloyds Bank Plc, London	95,890,914,000s
100	Royal Bank of Scotland Plc, Edinburgh	55,993,200,000s
114	Standard Chartered Bank, London	43,865,430,000
115	TSB Bank, Plc., London	43,488,740,000s
116	Bank of Scotland, Edinburgh	43,296,925,000s
234	Kleinwort, Benson, Lonsdale Plc, London	17,665,040,400s
249	Hill, Samuel Bank, Ltd., London	16,730,830,000st
276	Lombard North Central Plc, Redhill	14,885,352,000st
285	Morgan Grenfell & Co. Ltd., London	14,492,141,895st
289	S.G. Warburg & Co., Ltd., London	9,845,084,000s
405	Coutts & Co., London	9,461,502,246t
421	Clydesdale Bank Plc, Glasgow	8,914,324,500t
439	Hambros Bank Ltd., London	8,592,448,090s
458	Ulster Bank Ltd., Belfast	8,115,867,102st
471	Yorkshire Bank Plc, Leeds	7,635,282,340t
	Yugoslavia	
289	Beogradska Banka, Beograde	14,264,317,800s

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Assets of Banks in Top 500 by Country

Dollar amounts in millions

	Total Assets 12/31/91	Total Assets 12/31/90	Banks in Top 500 12/31/91	Banks in Top 500 12/31/90
Argentina	10,302	9,878	1 (0)	1 (0)
Australia	294,245	290,092	7 (1)	8 (2)
Austria	213,461	203,079	8 (0)	8 (0)
Bahrain	20,451	20,549	1 (0)	1 (0)
Belgium	404,483	311,306	12 (2)	10 (2)
Brazil	101,291	112,318	4 (0)	4 (0)
Canada	458,484	408,861	7 (1)	7 (1)
Denmark	132,838	137,547	4 (0)	4 (0)
Egypt	19,506	15,634	2 (0)	2 (0)
Finland	131,425	146,823	5 (0)	5 (0)
France	1,564,756	1,566,507	16 (1)	19 (3)
Germany	2,104,523	1,896,746	40 (3)	38 (5)
Greece	40,042	37,323	2 (0)	2 (0)
Hong Kong	127,690	148,488	3 (1)	2 (1)
India	56,053	83,068	3 (0)	5 (0)
Indonesia	30,053	31,057	3 (0)	3 (0)
Ireland	53,332	51,300	2 (0)	2 (0)
Israel	94,379	91,586	4 (0)	4 (0)
Italy	1,319,455	1,113,456	35 (4)	33 (6)
Japan	7,581,492	7,134,179	106 (0)	104 (1)
Jordan	10,117	9,118	1 (0)	1 (0)
Korea (South)	252,826	249,246	11 (0)	10 (0)
Kuwait	10,289	20,093	1 (0)	2 (0)
Luxembourg	52,896	60,147	12 (9)	11 (7)
Malaysia	14,484	8,414	1 (0)	1 (0)
Mexico	90,284	54,360	4 (0)	3 (0)
Netherlands	476,966	457,126	5 (2)	5 (1)
New Zealand	10,698	11,489	1 (0)	1 (0)
Norway	63,987	69,455	3 (0)	3 (0)
Poland	7,150	0	1 (0)	0
Portugal	77,420	56,451	6 (0)	5 (0)
Saudi Arabia	22,650	43,003	2 (0)	3 (0)
Singapore	62,211	46,593	4 (0)	3 (0)
South Africa	47,545	44,561	4 (1)	4 (0)
Spain	577,847	461,961	22 (3)	21 (2)
Sweden	320,047	316,188	7 (0)	7 (0)
Switzerland	591,816	588,577	13 (1)	13 (1)
Syria	12,318	0	1 (0)	0
Taiwan	260,125	196,650	12 (0)	11 (0)
Thailand	58,086	48,621	4 (0)	4 (0)
Turkey	10,497	11,170	1 (0)	1 (0)
United Kingdom	1,024,167	944,583	19 (7)	19 (7)
United States	1,824,413	1,842,441	99 (6)	104 (8)
Yugoslavia	14,264	18,978	1 (0)	2 (0)
Totals for Top 500	**20,651,562**	**19,556,333**	**500 (42)**	**500 (47)**
Totals for Foreign Banks in Top 500	**18,827,149**	**17,713,892**	**401 (36)**	**396 (39)**
Totals for U.S. Banks in Top 500	**1,824,413**	**1,842,441**	**99 (6)**	**104 (8)**

Total Assets — Excludes the assets of banks whose figures appear in the consolidated data of parent bank. **Banks in Top 500** — Figures in parenthesis are the number of banks whose figures also appear in the assets reported by their parent banks. Therefore, the assets of these banks are not included in the asset total.

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United States Banks in the Top 500

Listed geographically in asset-size order (to the nearest U.S. dollar) within states.

Rank 12/91		Total Assets 12/31/91
	Alabama	
445	AmSouth Bank, NA, Birmingham	$8,303,306,000
	Arizona	
398	Valley National Bank, Phoenix	9,622,763,000
	California	
53	Bank of America, NT&SA, San Francisco	98,265,000,000
102	Security Pacific National Bank, Los Angeles	53,044,494,000
104	Wells Fargo Bank, NA, San Francisco	51,567,786,000
110	Home Savings of America, FA, Irwindale	46,938,926,000
126	Great Western Bank, FSB, Beverly Hills	37,180,463,000
189	World Savings, FS&LA, Oakland	24,004,612,000
207	Glendale Federal Bank, FSB	20,583,239,000
218	First Interstate Bank of California, Los Angeles	19,522,626,000
222	First Nationwide Bank, FSB, San Francisco	19,231,934,000
232	California Federal Bank, FSB, Los Angeles	17,771,600,000
239	Union Bank, San Francisco	17,243,835,000f
244	American Savings Bank, FA, Irvine	16,922,165,000
298	Homefed Bank, FSB, San Diego	13,842,314,000
327	Citibank, FSB, San Francisco	12,254,126,000
438	Coast Federal Bank, Los Angeles	8,600,108,000
440	Household Bank, FSB, Newport Beach	8,550,972,000
457	Bank of California, NA, San Francisco	8,119,860,000f
483	Sanwa Bank California, San Francisco	7,444,906,000f
	Connecticut	
365	Connecticut National Bank, Hartford	10,726,444,000
459	Fleet Bank, NA, Hartford	8,101,629,000
	Delaware	
385	Chase Manhattan Bank (USA), Wilmington	10,073,336,000
401	American Express Centurion Bank, Newark	9,552,583,000
475	Greenwood Trust Co., New Castle	7,567,138,000
	Florida	
175	First Union National Bank of Florida, Jacksonville	26,587,939,000
333	NCNB National Bank of Florida, Tampa	12,094,227,000
	Georgia	
334	NationsBank of Georgia, NA, Atlanta	12,077,231,000
434	Wachovia Bank of Georgia, NA, Atlanta	8,690,682,000
437	Trust Company Bank, Atlanta	8,618,880,000
	Hawaii	
379	Bank of Hawaii, Honolulu	10,299,586,000
	Illinois	
144	First National Bank, Chicago	31,798,035,000
191	Continental Bank, NA, Chicago	23,709,000,000
342	Harris Trust & Savings Bank, Chicago	11,528,979,000
382	Northern Trust Co., Chicago	10,228,371,000
	Maryland	
340	Maryland National Bank, Baltimore	11,661,515,000
	Massachusetts	
179	First National Bank, Boston	25,994,073,000
274	State Street Bank & Trust Co., Boston	14,988,410,000
360	Shawmut Bank NA, Boston	11,293,243,000
433	BayBank Middlesex, Burlington	8,663,162,000
436	Boston Safe Deposit & Trust Co.	8,621,304,000
498	Fleet Bank of Massachusetts, NA, Boston	7,066,231,000
	Michigan	
197	NBD Bank, NA, Detroit	22,747,676,000
329	Comerica Bank, Detroit	12,230,867,000
335	Manufacturers Bank, NA, Detroit	11,980,426,000
403	Standard Federal Bank, Troy, Mich.	9,513,922,000
410	First Federal of Michigan, Detroit	9,325,390,000
413	Michigan National Bank, Farmington Hills	9,135,083,000
	Minnesota	
367	Norwest Bank Minnesota NA, Minneapolis	10,985,513,000
372	First Bank, NA, Minneapolis	10,471,272,000
	Missouri	
409	Boatmen's National Bank, St. Louis	$9,338,972,000
	New Jersey	
292	First Fidelity Bank NA, Newark	14,163,005,000
358	Midlantic National Bank, Newark	10,982,836,000
	New York	
29	Citibank NA, New York	161,114,000,000
67	Morgan Guaranty Trust Co., New York	77,916,743,000
71	Chase Manhattan Bank NA, New York	74,126,019,000
92	Manufacturers Hanover Trust Co., New York	58,714,000,000
103	Bankers Trust Co., New York	52,405,000,000
108	Chemical Bank, New York	49,081,000,000
128	Bank of New York	35,910,413,000
196	Republic National Bank of New York	22,978,261,000
263	Marine Midland Bank NA, Buffalo	16,477,776,000f
277	National Westminster Bank USA, New York	14,846,942,000f
282	American Express Bank Ltd., New York	14,614,000,000s
317	Key Bank of New York, NA, Albany	12,869,723,000
399	Dime Savings Bank of New York, FSB, Garden City	9,610,540,000
427	Bank of Tokyo Trust Co., New York	8,755,573,000f
447	Anchor Savings Bank, FSB, Northport	8,277,899,000
486	CrossLand Savings FSB, Brooklyn, New York	7,431,636,000
500	Manufacturers & Traders Trust Co., Buffalo	7,039,099,000
	North Carolina	
227	NationsBank of North Carolina NA, Charlotte	18,622,693,000
280	Wachovia Bank of North Carolina, NA, Winston-Salem	16,722,416,000
285	First Union National Bank, Charlotte	15,867,890,000
	Ohio	
408	Huntington National Bank, Columbus	9,369,861,000
451	AmeriTrust Co. NA, Cleveland	8,189,204,000
452	National City Bank, Cleveland	8,181,657,000
454	Society National Bank, Cleveland	8,143,965,000
	Oregon	
362	United States National Bank, Portland	10,810,474,000
	Pennsylvania	
167	Mellon Bank NA, Pittsburgh	27,933,371,000
216	Pittsburgh National Bank	19,616,773,000
281	CoreStates Bank, NA, Philadelphia	14,662,393,000
394	Meridian Bank, Reading	9,719,608,000
443	Fidelity Bank NA, Philadelphia	8,418,535,000
477	Provident National Bank, Philadelphia	7,561,218,000
	Puerto Rico	
480	Banco Popular de Puerto Rico, San Juan	8,051,320,000
	Rhode Island	
407	Fleet National Bank, Providence	9,388,599,000
	South Dakota	
465	Citibank (South Dakota) NA, Sioux Falls	7,837,470,000
	Tennessee	
467	First Tennessee Bank NA, Memphis	7,769,975,000
	Texas	
141	NationsBank of Texas, NA, Dallas	32,377,056,000
302	Bank One, Texas NA, Dallas	13,597,084,000
391	Texas Commerce Bank, NA, Houston	9,797,083,000
486	First Gibraltar Bank, FSB, Dallas	7,811,466,000
	Virginia	
313	Sovran Bank NA, Richmond	13,024,372,000
374	Crestar Bank, Richmond	10,395,493,000
484	Signet Bank/Virginia, Richmond	7,877,948,000
494	Dominion Bank NA, Roanoke	7,195,932,000
	Washington	
337	Seattle-First National Bank	11,880,675,000
486	Pacific First Bank, FSB, Seattle	7,388,824,000
497	Washington Mutual Savings Bank, Seattle	7,117,751,000

The Top 500: Largest Asset Increases

Dollar amounts in millions

		Assets 12/31/91	Assets 12/31/90	Percent Increase	World Rank	Reason for 1991 asset gain
1	Fleet Bank, NA, Hartford, Conn., United States	8,101.6	2,364.0	242.7	459	Acquired $6 billion asset New Connecticut Bank & Trust Co. NA, July 14.
2	Key Bank of New York, NA, Albany, N.Y., United States	12,869.7	4,619.6	178.6	317	Acquired $4 billion asset Key Bank of Western New York NA, Buffalo, July 27.
3	Banco di Santo Spirito, Rome, Italy	61,142.2	25,832.2	136.7	88	Acquired $25 billion asset Cassa di Risparmio di Roma.
4	BayBank Middlesex, Burlington, Mass., United States	8,663.2	4,341.9	99.5	433	Acquired 4 bank affiliates with $4.3 billion in assets, Oct. 11.
5	Banco Central Hispanoamericano, Madrid, Spain	95,887.9	50,554.5	89.7	56	Acquired Banco Hispano Americano ($35 bil.). Pro forma assets shown in main listing.
6	Citibank, FSB, San Francisco, United States	12,254.1	6,726.2	82.1	327	Acquired two affiliated thrifts with $6.6 billion in assets, Jan. 91.
7	Malayan Banking Berhad, Kuala Lumpur, Malaysia	14,483.6	8,413.8	72.1	286	A 38% gain in loans accounted for 70% of increase.
8	Banca Serfin, Mexico City, Mexico	22,011.6	13,494.0	63.1	199	Change in Mexican banking regulations with respect to "fixed income securities."
9	Mellon Bank, NA, Pittsburgh, United States	27,933.4	17,224.9	62.2	167	Acquired 5 banks (4 affiliated) with $12 bil. in assets.
10	Bancomer, Mexico City, Mexico	29,824.0	18,484.4	61.3	158	Fixed income securities, formerly off balance sheet, where placed on the balance sheet.

The Top 1,000: Largest Asset Declines

Dollar amounts in millions

		Assets 12/31/91	Assets 12/31/90	Percent Decrease	World Rank	Reason for 1991 asset decline
1	Bank Saderat Iran, Tehran	3,277.5	55,144.6	94.1	843	Market exchange rate ($0.0007 per Rial) used this year; official rate ($0.014) last year.
2	Bank Melli Iran, Tehran	4,734.8	78,262.5	94.0	673	Market exchange rate ($0.0007 per Rial) used this year; official rate ($0.014) last year.
3	Westfalenbank, Bochum, Germany	4,864.6	19,590.9	75.2	662	Data for 1991 are unconsolidated. The 1990 data are consolidated.
4	Bank of Seoul, Korea	23,335.9	54,225.7	57.0	194	Change in accounting principles. Investment trust accounts excluded from total assets.
5	Sunbelt Federal Savings, FSB, Dallas, Texas, United States	3,641.6	8,354.1	56.4	797	Seized by federal banking authorities in April 1991. Acquired by BankAmerica, April 1992.
6	Great American FSA, San Diego, California, United States	5,459.7	10,492.4	48.0	594	Seized by federal banking authorities in August, 1991.
7	First City Texas-Houston, NA, United States	3,612.1	6,823.8	47.1	800	A troubled bank that is shrinking assets to bolster capital ratios.
8	Banco de la Provincia de Buenos Aires, Argentina	5,597.5	9,878.3	43.3	585	The Austral fell 48% against the Dollar.
9	Caisse Centrale de Reescompte, Paris, France	3,181.2	5,150.9	38.2	863	Due to reorganization, some assets sold to Banque Paribas.
10	Ostgota Enskilda Bank, Linkoping, Sweden	2,281.4	3,433.2	33.6	998	A reduction in lending to the public and sales of interest bearing securities.

WORLD BANKING

The Top 100 Banking Companies in the World

Based on total assets at yearend 1991 for bank holding companies and commercial and savings banks (dollar amounts in millions)

Rank 12/31/91		Total Assets 12/31/91	Total Assets 12/31/90	Percent Change	Rank 12/31/90	Change in Rank	Percent Change in Exch. Rate	Equity Capital 12/31/91	Equity Capital 12/31/90	Percent Change	Equity Capital as a % of Assets 12/31/91	Equity Capital as a % of Assets 12/31/90	Risk Capital Ratio Total 12/31/91	Risk Capital Ratio Total 12/31/90
1	Dai-ichi Kangyo Bank Ltd., Tokyo	446,211	428,167	4.2	1		5.65	14,928	13,743	8.6	3.35	3.21	8.25	8.76
2	Sumitomo Bank Ltd., Osaka	427,585	409,161	4.5	2		5.65	16,909	15,366	10.0	3.95	3.76	8.43	8.87
3	Sakura Bank, Ltd., Tokyo (a)	420,823	408,754	3.0	3		5.65	12,758	11,692	9.1	3.03	2.86	7.92	7.35
4	Fuji Bank,Ltd.,Tokyo	419,430	399,545	5.0	5	+1	5.65	14,689	13,392	9.7	3.50	3.35	N.A.	9.09
5	Sanwa Bank Ltd., Osaka	412,170	402,699	2.4	4	-1	5.65	14,536	13,154	10.5	3.53	3.27	8.10	N.A.
6	Mitsubishi Bank Ltd., Tokyo	391,564e	391,528	0.0	6		5.65	13,056	12,272	6.4	3.33	3.13	N.A.	8.74
7	Norinchukin Bank, Tokyo	307,281	249,667	23.1	14	+7	5.65	2,048	1,842	11.2	0.67	0.74	N.A.	8.81
8	Credit Agricole Mutuel, Paris	307,124	305,206	0.6	7	-1	1.73	17,763	14,599	21.7	5.78	4.78	8.73	8.50
9	Credit Lyonnais, Paris	306,255	287,330	6.6	10	+1	1.73	13,096	12,079	8.4	4.28	4.20	8.81	8.46
10	Industrial Bank of Japan, Ltd., Tokyo	302,760	290,067	4.4	9	-1	5.65	10,365	9,536	8.7	3.42	3.29	8.33	8.14
11	Deutsche Bank, Frankfurt	295,624	266,286	11.0	11		1.35	12,096	10,414	15.8	4.08	3.91	10.70	10.70
12	Banque Nationale de Paris	275,805	291,873	-5.5	8	-4	1.73	9,364	9,290	0.8	3.40	3.18	8.91	8.97
13	Barclays Plc, London	258,124	258,983	-0.3	12	-1	2.66	10,728	11,722	-8.5	4.16	4.53	8.70	8.30
14	Tokai Bank Ltd., Nagoya	252,499	249,751	1.1	13	-1	5.65	8,217	7,537	9.0	3.25	3.02	N.A.	8.05
15	Mitsubishi Trust & Banking Corp., Tokyo	247,538	237,696	4.1	15		5.65	6,092	5,609	8.6	2.45	2.36	8.38	10.36
16	ABN AMRO Bank N.V., Amsterdam, Netherlands (b)	242,828	231,421	4.9	17	+1	1.35	8,979	8,544	5.1	3.70	3.69	N.A.	N.A.
17	Sumitomo Trust & Banking Co., Ltd., Osaka	235,379	218,916	7.5	20	+3	5.65	6,335	5,987	17.6	2.69	2.46	8.78	N.A.
18	National Westminster Bank Plc, London	229,081	232,512	-1.5	16	-2	2.66	9,825	11,316	-13.2	4.29	4.87	9.60	9.10
19	Mitsui Trust & Banking Co., Ltd., Tokyo	226,102	210,935	7.2	22	+3	5.65	4,850	4,480	8.3	2.15	2.12	N.A.	N.A.
20	Societe Generale, Paris	223,756	219,983	1.7	19	-1	1.73	6,998	6,243	12.1	3.13	2.84	6.13	6.68
21	Long Term Credit Bank of Japan Ltd., Tokyo	221,285	200,679	10.3	23	+2	5.65	7,980	7,250	10.1	3.61	3.61	N.A.	N.A.
22	Bank of Tokyo, Ltd.	218,777	223,185	-2.0	18	-4	5.65	7,434	6,824	8.9	3.40	3.06	8.10	8.70
23	Citicorp, New York	215,355	214,821	0.2	21	-2		9,489	9,736	-2.5	4.41	4.53	7.46	6.52
24	Kyowa Saitama Bank, Ltd., Tokyo (c)	212,622	217,182‡	-2.1	21‡	-3	5.65	7,872	6,886‡	14.3	3.70	3.17‡	8.30	8.75‡
25	Compagnie Financiere de Paribas, Paris	199,755	185,598	7.6	25		1.73	7,469	5,556e	34.4	3.74	2.99e	9.40	8.10
26	Dresdner Bank, Frankfurt	191,527	186,936	2.5	24	-2	1.35	6,954	6,530	6.5	3.63	3.49	N.A.	N.A.
27	Daiwa Bank, Ltd., Osaka	186,635	171,239	9.0	28	+1	5.65	4,301	3,915	9.9	2.30	2.29	8.27	8.92
28	Union Bank of Switzerland, Zurich	183,727	183,443	0.2	26	-2	5.99	12,682	13,214	-4.0	6.90	7.20	N.A.	N.A.
29	Yasuda Trust & Banking Co., Ltd., Tokyo	181,171	175,552	3.2	27	-2	5.65	3,998	3,567	12.0	2.21	2.03	8.41	N.A.
30	Istituto Bancario San Paolo di Torino, Turin	178,502	133,487	33.7	39	+9	1.92	5,974	4,867	22.7	3.35	3.65	7.36	N.A.
31	HSBC Holdings Plc, Hong Kong (d)	160,470	148,488	8.1	31		0.23	7,233	6,731	7.5	4.51	4.53	N.A.	N.A.
32	Toyo Trust & Banking Co., Ltd., Tokyo	152,927	141,744	7.9	33	+1	5.65	3,299	3,059	7.9	2.16	2.16	8.54	10.48
33	Swiss Bank Corp., Basel	152,412	151,260	0.8	30	-3	5.99	9,174	9,161	0.1	6.02	6.06	N.A.	N.A.
34	Bayerische Vereinsbank, Munich	149,579	137,747	8.6	34		1.35	4,142	3,011	37.6	2.77	2.19	N.A.	N.A.
35	Commerzbank, Frankfurt	149,235	144,166	3.5	32	-3	1.35	4,415	5,038	-12.4	2.96	3.49	N.A.	N.A.
36	Westdeutsche Landesbank Girozentrale, Duesseldorf	149,060	135,824	9.7	35	+2	1.35	3,692	3,680	0.3	2.48	2.71	N.A.	N.A.
37	Chemical Banking Corp., New York (e)	137,623	134,540‡	2.3	40‡	+3		7,281	7,288‡	-0.6	5.29	5.38‡	9.13	9.10‡
38	Deutsche Genossenschaftsbank, Frankfurt	135,749	136,453	-0.5	37	-1	1.35	2,713	2,802	-3.2	2.00	2.05	7.40	N.A.
39	Nippon Credit Bank, Ltd., Tokyo	133,897	128,321	4.3	40	+1	5.65	4,158	3,716	11.9	3.11	2.90	8.32	7.65
40	Banca Nazionale del Lavoro, Rome	130,791	137,714	-5.0	35	-5	1.92	6,464	4,822	34.1	4.94	3.50	6.56	7.33
41	Rabobank Nederland, Utrecht	126,975	119,728	6.1	41		1.35	7,619	7,056	8.0	6.00	5.89	N.A.	N.A.
42	Bayerische Hypotheken und Wechsel-Bank, Munich	126,824	116,411	8.9	43	+1	1.35	3,595	3,188e	12.8	2.83	2.74e	N.A.	N.A.
43	Shoko Chukin Bank, Tokyo	115,825	102,673	12.8	51	+8	5.65	3,049	2,601	17.2	2.63	2.53	N.A.	4.18
44	Credit Suisse, Zurich	114,684	117,346	-2.3	42	-2	5.99	6,180	6,412	-3.6	5.39	5.46	N.A.	N.A.
45	BankAmerica Corp., San Francisco (f)	114,004	109,089	4.5	46	+1		8,063	6,419	25.6	7.07	5.88	10.83	9.30
46	Royal Bank of Canada, Montreal	111,376	98,927	12.6	53	+7	3.97	6,908	5,524	25.1	6.20	5.58	9.40	7.30
47	Midland Bank Plc, London (d)	111,034	114,501	-3.0	44	-3	2.66	4,392	4,650	-5.5	3.96	4.06	10.30	9.80
48	NationsBank Corp., Charlotte, N.C. (g)	109,944	115,564‡	-4.9	46	-2		6,518	6,283‡	3.7	5.93	5.44‡	10.30	10.07‡
49	Cassa di Risparmio delle Provincie Lombarde, Milan	108,234	99,346	8.3	52	+3	1.92	6,116	5,418	12.9	5.65	5.42	10.44	10.66
50	Abbey National, Plc, London (h)	107,290	89,272	20.2	61e	11	2.66	5,553	5,182	7.2	5.18	5.80	10.60	N.A.
51	ING Bank, Amsterdam (Internationale Nederlanden Bank N.V.) (i)	107,164	102,894	4.1	50	-1	1.35	3,647	3,359	8.6	3.40	3.26	N.A.	N.A.
52	Monte dei Paschi di Siena	106,699	97,935	8.9	55	+3	1.92	4,936	4,070	21.3	4.63	4.16	N.A.	N.A.
53	Bayerische Landesbank Girozentrale, Munich	105,194	103,722	1.4	49	-4	1.35	2,822	2,414	16.9	2.68	2.33	8.50	8.50
54	J.P. Morgan & Co., Inc., New York	102,416	92,005	11.3	58	+4		6,068	5,189	16.9	5.93	5.64	10.70	10.00
55	Banca Commerciale Italiana, Milan	101,836	92,847	9.7	57	+2	1.92	4,562	4,062	12.8	4.50	4.37	8.90	9.20
56	Canadian Imperial Bank of Commerce, Toronto	100,854	89,894	12.2	59	+3	3.97	5,966	5,024	18.8	5.92	5.59	9.00	7.90
57	Zenshinren Bank, Tokyo	97,479	84,503	15.4	61	+4	5.65	1,822	1,683	8.3	1.87	1.99	8.32	9.14
58	Chase Manhattan Corp., New York	97,275	97,205	0.1	56	-2		5,324	4,732	12.5	5.47	4.87	9.74	8.33
59	Lloyds Bank Plc, London	95,891	105,988	-9.5	47	-12	2.66	4,628	4,360	6.1	4.83	4.11	9.70	8.50
60	Banco Central Hispanoamericano S.A., Madrid (j)	95,888	85,664‡	11.9	62‡	+2	1.05	6,491	4,067‡	59.6	6.77	4.75‡	12.70	11.82‡
61	Bank of Yokohama, Ltd.	94,464	98,403	-4.0	54	-7	5.65	3,766	3,468	8.6	3.99	3.52	8.22	8.97
62	Banco Bilbao Vizcaya, Bilbao	92,377	63,922	44.5	82	+20	1.05	5,538	3,940	40.6	5.99	6.16	11.30	N.A.
63	Compagnie Financiere de CIC et de L'Union Europeenne, Paris (h)	91,764	89,898	2.1	60	-3	1.73	2,483	2,203	12.7	2.71	2.45	9.14	N.A.
64	Norddeutsche Landesbank Girozentrale, Hannover	85,925	82,145	4.6	64		1.35	2,959	1,799	64.5	3.44	2.19	N.A.	N.A.
65	Chuo Trust & Banking Co., Ltd., Tokyo	85,312	81,135	5.1	65		5.65	1,541	1,418	8.7	1.81	1.75	8.12	N.A.
66	Bank of Montreal	84,562	71,786	17.8	76	+10	3.97	4,050	3,961	20.5	4.79	4.68	N.A.	8.30
67	Banco di Napoli, Naples	84,084	73,506	14.4	73	+6	1.92	3,666	1,589	143.3	4.60	2.16	10.79	N.A.
68	Credito Italiano, Milan	83,968	82,564	1.7	63	-5	1.92	3,647	3,120	16.9	4.34	3.78	N.A.	N.A.
69	Generale Bank, Brussels	81,408	75,417	7.9	72	+3	1.24	2,683	2,468	7.8	3.30	3.30	8.60	7.75
70	Skandinaviska Enskilda Banken, Stockholm	81,140	80,240	1.1	66	-4	1.69	4,473k	4,451k	0.5	5.51	5.55	N.A.	N.A.
71	Hokkaido Takushoku Bank, Ltd., Sapporo	79,863	77,386	3.2	70	-1	5.65	2,808	2,595	8.2	3.52	3.35	8.26	8.74
72	Security Pacific Corp., Los Angeles (f)	75,957	83,654	-9.4	62	-10		3,470	4,708	-26.3	4.57	5.61	8.10	7.50
73	Groupe Des Banques Populaires, Paris	74,884	78,506	-4.6	67	-6	1.73	3,378	4,276	-21.0	4.51	5.45	12.00	N.A.
74	Westpac Banking Corp., Sydney	74,555	77,681	-4.0	69	-5	3.63	7,845	5,656	38.7	10.52	7.28	10.40	9.90
75	Bank of Nova Scotia, Toronto	74,168	68,080	8.9	78	+3	3.97	4,123	3,999	3.1	5.56	4.99	8.62	7.47
76	Svenska Handelsbanken, Stockholm	73,741	64,720	13.9	81	+5	1.69	3,574k	3,366k	6.2	4.85	5.20	10.10	7.80
77	Banco Espanol de Credito, Madrid	70,895	52,356	35.4	103	+26	1.05	2,809	2,520	11.5	3.96	4.81	10.75	10.34
78	Banque Indosuez, Paris	70,863	68,002	4.2	79	+1	1.73	2,999	2,343	28.0	4.23	3.45	8.50	8.38
79	Banco do Brasil, Brasilia	70,038	75,767	-7.6	71	-8	84.84	4,692	3,872	21.2	6.70	5.11	N.A.	N.A.
80	Banco di Roma, Rome (i)	69,469	61,819	12.4	89	+9	1.92	3,598	2,328	54.6	5.18	3.77	8.63	9.78
81	Suedwestdeutsche Landesbank, Stuttgart	68,996	56,974	17.0	91	+10	1.35	1,256	1,241	1.2	1.82	2.10	N.A.	N.A.
82	Sparbanken-ernas Bank, Stockholm	68,479	62,170	10.1	87	+5	1.69	1,767k	1,453k	21.6	2.58	2.34	8.90	7.60
83	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	66,399	63,510	4.5	83		1.35	950	926	2.6	1.43	1.46	N.A.	N.A.
84	Chiba Bank, Ltd.	66,369	62,646	5.9	86	-2	5.65	2,765	2,534	9.1	4.17	4.04	N.A.	9.22
85	Banque Bruxelles Lambert, Brussels	66,065	63,310	4.4	84	-1	3.33	1,757	1,709	2.8	2.66	2.70	N.A.	N.A.
86	Australia & New Zealand Banking Group, Ltd., Melbourne	65,895	67,917	-3.0	80	-6	3.63	3,967	3,952	11.4	6.02	5.24	9.90	8.60
87	National Australia Bank, Ltd., Melbourne	65,759	68,596	-4.1	77	-10	3.63	6,987	5,141	24.2	9.71	7.49	N.A.	9.30
88	Bankers Trust New York Corp.	63,684	62,854	1.3	85	-3		3,412	3,024	12.8	5.36	4.81	10.86	10.03
89	Kredietbank N.V., Brussels	61,805	54,761	12.9	100	+11	1.05	1,927	1,587	21.4	3.12	2.90	10.87	10.13
90	Caja de Ahorros y de Pensiones de Barcelona	61,577	58,862	4.6	92	+2	1.05	2,557	3,024	-15.4	4.15	5.14	13.09	12.40
91	Credit Communal de Belgique, S.A., Brussels	61,536	55,203	11.5	99	+8	1.24	1,331	1,143	16.4	2.16	2.07	15.10	16.80
92	Danske Bank, Copenhagen	61,412	61,879	-0.8	88	-4	0.59	3,503	3,484	0.5	5.70	5.63	7.68	6.86
93	Banco di Santo Spirito, Rome (m)	61,142	25,832	136.7	179	-86	1.92	5,277	775	580.9	8.63	3.00	N.A.	N.A.
94	Nordbanken, Stockholm	60,942	72,735	-16.2	74	-20	1.69	2,552k	2,837k	-10.0	4.19	3.90	9.20	7.60
95	Banco Santander, Spain	60,301	55,924	7.8	97	+2	1.05	2,749	2,804	-2.0	4.56	5.01	13.20	13.50
96	Commonwealth Bank of Australia, Sydney	59,186	45,571	29.9	123	+27	3.28	3,373	3,116	8.2	5.70	6.84	9.19	8.73
97	Hokuriku Bank Ltd., Toyama	58,512	56,306	3.9	94	-3	5.65	2,437	2,227	9.4	4.17	3.96	8.10	9.01
98	Shizuoka Bank Ltd.	58,289	53,950	8.0	104	+6	5.65	2,898	2,616	10.8	4.97	4.85	10.71	11.70
99	Jiyu Bank, Ltd., Mito	56,646	51,607	9.8	106	+7	5.65	2,289	2,072	10.5	4.04	4.02	N.A.	9.55
100	Credit Commercial de France, Paris	56,440	55,675	1.4	98	-2	1.73	1,838	1,762	4.3	3.26	3.16	11.07	8.10
	Totals for the Top 100 Banking Companies	14,674,816	13,980,464	5.0				$731,857	$17,447	10.9	3.91	3.70		

Data Source: American Banker's world bank survey. Data are checked against annual reports whenever possible. Consolidated data, including affiliates in which ownership exceeds 50% are used whenever possible. **Date of figures:** Data are for Dec. 31, 1991, or latest fiscal yearend. In the case of Japanese banks, all data are for the fiscal years ended March 31, 1992 and March 31, 1991. **Total assets** exclude contra accounts and contingent liabilities. **Equity Capital** is total shareholders' equity capital. It includes the value of common and perpetual preferred stock, surplus, undivided profits, and capital reserves. Minority interest is excluded. **Percent change in exchange rate** is the change in country's currency vis-a-vis the dollar from yearend 1990 to yearend 1991, or latest fiscal yearend (fiscal yearend March 31, 1991, to fiscal yearend March 31, 1992, for the Japanese). **Equity Capital/Assets** is equity capital as a percentage of total assets. **Risk capital ratio** is total capital as a percentage of risk-adjusted assets. The banks were asked to calculate the ratios using the 1992 final guidelines as defined by the *Basel Committee on Banking Regulations and Supervisory Practices.*(a) Formerly Mitsui Taiyo Kobe Bank Ltd. Changed title 4/1/92. (b)— On Sept. 22, 1991, Algemene Bank Nederland N.V. and Amsterdam-Rotterdam Bank N.V. merged creating ABN AMRO Bank N.V. The 1990 data are for the holding company formed in 1990, ABN AMRO Holding N.V. (c)— Changing title to Asahi Bank Ltd., September 1992. Bank was formed on April 1, 1991, when Kyowa Bank and Saitama Bank merged. Data for fiscal year ended March 31, 1991 are pro forma. (d)— A new holding company formed in April 1991, when Hongkong & Shanghai Banking Corp. and its subsidiary and associated companies reorganized. In July 1992 HSBC acquired 47th ranked Midland Bank Plc. Had the merger taken place at yearend, HSBC would have ranked 13th with $271.5 billion in assets. (e)— Acquired Manufacturers Hanover Corp. on Dec. 31, 1991. The 1990 data are pro forma. (f)— BankAmerica acquired 72d ranked Security Pacific Corp. in April 1992. Had the merger taken place at yearend, BankAmerica would have ranked 28th with $190 billion in assets. (g)— Formerly NCNB Corp. Changed title when it acquired C&S/Sovran Corp., Norfolk, Virginia, on Dec. 31, 1991. The 1990 data are pro forma. (h)— A building society, included for the first time. (i)— Formerly known as NMB Postbank Group, N.V. (j)— Banco Central merged Banco Hispano Americano and changed title in 1991. Data for 1990 are pro forma. (k)— Also known under the trade name Union Europeenne de CIC. The company merged with its wholly owned banking entity, CIC Union Europeenne, on May 26, 1992. (l)— In the process of merging with Banco di Santo Spirito. (m)— Acquired Cassa di Risparmio di Roma, March, 1991. Pro forma data were not available. (a)— Data are unconsolidated. (1)— Pro forma. (e)— Revised. (e)— Rank bank would have had, if it had been included in the survey. (*)— Includes untaxed reserves.

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Equity Capital Ratios of the Top 100 Banking Companies in Assets

Banks listed in order of equity capital as a percentage of assets on Dec. 31, 1991, compared with Dec. 31, 1990

Equity/Asset Rank		Equity/Asset 12/91	Equity/Asset 12/90
1	Westpac Banking Corp., Sydney	10.52%	7.28%
2	National Australia Bank, Ltd, Melbourne	9.71	7.49
3	Banco di Santo Spirito, Rome	8.63	3.00
4	BankAmerica Corp., San Francisco	7.07	5.88
5	Union Bank of Switzerland, Zurich	6.90	7.20
6	Banco Central Hispanoamericano S.A., Madrid	6.77	4.75
7	Banco do Brasil, Brasilia	6.70	5.11
8	Royal Bank of Canada, Montreal	6.20	5.58
9	Australia & New Zealand Banking Group, Ltd., Melbourne	6.02	5.24
9	Swiss Bank Corp., Basel	6.02	6.06
11	Rabobank Nederland, Utrecht	6.00	5.89
12	Banco Bilbao Vizcaya, Bilbao	5.99	6.16
13	NationsBank Corp., Charlotte, N.C.	5.93	5.44
14	J.P. Morgan & Co., Inc., New York	5.92	5.64
14	Canadian Imperial Bank of Commerce, Toronto	5.92	5.59
16	Credit Agricole Mutuel, Paris	5.78	4.78
17	Danske Bank, Copenhagen	5.70	5.63
17	Commonwealth Bank of Australia, Sydney	5.70	6.84
19	Cassa di Risparmio delle Provincie Lombarde, Milan	5.65	5.42
20	Bank of Nova Scotia, Toronto	5.56	4.99
21	Skandinaviska Enskilda Banken, Stockholm	5.51	5.55
22	Chase Manhattan Corp., New York	5.47	4.87
23	Credit Suisse, Zurich	5.39	5.46
24	Bankers Trust New York Corp.	5.36	4.81
25	Chemical Banking Corp., New York	5.29	5.38
26	Abbey National Bank, Plc, London	5.18	5.80
26	Banco di Roma, Rome	5.18	3.77
28	Shizuoka Bank Ltd	4.97	4.85
29	Banca Nazionale del Lavoro, Rome	4.94	3.50
30	Svenska Handelsbanken, Stockholm	4.85	5.20
31	Lloyds Bank Plc, London	4.83	4.11
32	Bank of Montreal	4.79	4.68
33	Monte dei Paschi di Siena	4.63	4.16
34	Banco di Napoli, Naples	4.60	2.16
35	Security Pacific Corp., Los Angeles	4.57	5.61
36	Banco Santander	4.56	5.01
37	Groupe Des Banques Populaires, Paris	4.51	5.45
37	HSBC Holdings Plc, Hong Kong	4.51	4.53
39	Banca Commerciale Italiana, Milan	4.50	4.37
40	Citicorp, New York	4.41	4.53
41	Credito Italiano, Milan	4.34	3.78
42	National Westminster Bank Plc, London	4.29	4.87
43	Credit Lyonnais, Paris	4.28	4.20
44	Banque Indosuez, Paris	4.23	3.45
45	Nordbanken, Stockholm, Sweden	4.19	3.90
46	Chiba Bank, Ltd.	4.17	4.04
47	Hokuriku Bank Ltd., Toyama	4.16	3.96
47	Barclays Plc, London	4.16	4.53
49	Caja de Ahorros y de Pensiones de Barcelona	4.15	5.14
50	Deutsche Bank, Frankfurt	4.08	3.91
51	Joyo Bank, Ltd.,Mito	4.04%	4.02%
52	Bank of Yokohama, Ltd.	3.99	3.52
53	Banco Espanol de Credito, Madrid	3.96	4.81
53	Midland Bank Plc, London	3.96	4.06
55	Sumitomo Bank Ltd., Osaka	3.95	3.76
56	Compagnie Financiere de Paribas, Paris	3.74	2.99
57	Kyowa Saitama Bank, Ltd., Tokyo	3.70	3.17
57	ABN AMRO Bank N.V., Amsterdam, Netherlands	3.70	3.69
59	Dresdner Bank, Frankfurt	3.63	3.49
60	Long Term Credit Bank of Japan Ltd., Tokyo	3.61	3.61
61	Sanwa Bank Ltd., Osaka	3.53	3.27
62	Hokkaido Takushoku Bank, Ltd., Sapporo	3.52	3.35
63	Fuji Bank,Ltd.,Tokyo	3.50	3.35
64	Norddeutsche Landesbank Girozentrale, Hannover	3.44	2.19
65	Industrial Bank of Japan, Ltd., Tokyo	3.42	3.29
66	ING Bank, Amsterdam, Netherlands	3.40	3.26
66	Bank of Tokyo, Ltd.	3.40	3.06
66	Banque Nationale de Paris	3.40	3.18
69	Istituto Bancario San Paolo di Torino, Turin	3.35	3.65
69	Dai-Ichi Kangyo Bank Ltd., Tokyo	3.35	3.21
71	Mitsubishi Bank Ltd., Tokyo	3.33	3.13
72	Generale Bank, Brussels	3.30	3.30
73	Credit Commercial de France, Paris	3.26	3.16
74	Tokai Bank Ltd., Nagoya	3.25	3.02
75	Societe Generale, Paris	3.13	2.84
76	Kredietbank N.V., Brussels	3.12	2.90
77	Nippon Credit Bank, Ltd., Tokyo	3.11	2.90
78	Sakura Bank, Ltd., Tokyo	3.03	2.86
79	Commerzbank, Frankfurt	2.96	3.49
80	Bayerische Hypotheken-und Wechsel-Bank, Munich	2.83	2.74
81	Bayerische Vereinsbank, Munich	2.77	2.19
82	Compagnie Financiere de CIC et de L'Union Europeenne, Paris	2.70	2.45
83	Sumitomo Trust & Banking Co., Ltd., Osaka	2.69	2.46
84	Bayerische Landesbank Girozentrale, Munich	2.68	2.33
85	Banque Bruxelles Lambert, Brussels	2.66	2.70
86	Shoko Chukin Bank, Tokyo	2.63	2.53
87	Sparbankernas Bank, Stockholm	2.58	2.34
88	Westdeutsche Landesbank Girozentrale, Duesseldorf	2.48	2.71
89	Mitsubishi Trust & Banking Corp., Tokyo	2.45	2.36
90	Daiwa Bank, Ltd., Osaka	2.30	2.29
91	Yasuda Trust & Banking Co., Ltd., Tokyo	2.21	2.03
92	Credit Communal deBelgique, S.A., Brussels	2.16	2.07
92	Toyo Trust & Banking Co., Ltd., Tokyo	2.16	2.16
94	Mitsui Trust & Banking Co., Ltd., Tokyo	2.15	2.12
95	Deutsche GenossenschaftsBank, Frankfurt	2.00	2.05
96	Zenshinren Bank, Tokyo	1.87	1.99
97	Suedwestdeutsche Landesbank, Stuttgart	1.82	2.10
98	Chuo Trust & Banking Co., Ltd., Tokyo	1.81	1.75
99	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	1.43	1.46
100	Norinchukin Bank, Tokyo	0.67	0.74

Data Source: American Banker's world bank survey. Table Described: The top 100 world banking companies in assets on Dec. 31, 1991, listed in order of equity capital as a percentage of total assets on Dec. 31, 1991. Equity/Assets is equity capital as a percentage of assets. Assets: Total assets less contra accounts and contingent liabilities. N.A. — not available.

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The Risk Capital Ratios of the Top 100 Banking Companies in Assets

Banks listed in order of total capital as percentages of risk-weighted assets on Dec. 31, 1991, compared to Dec. 31, 1990.

Tot.Cap. Ratio Rank 12/91		Total Capital Ratio 12/91	Total Capital Ratio 12/90
1	Credit Communal de Belgique, S.A., Brussels	15.10	16.80
2	Banco Santander	13.20	13.50
3	Caja de Ahorros y de Pensiones de Barcelona	13.09	12.40
4	Banco Central Hispanoamericano S.A., Madrid	12.70	11.82
5	Groupe Des Banques Populaires, Paris	12.00	N.A.
6	Banco Bilbao Vizcaya, Bilbao	11.30	N.A.
7	Credit Commercial de France, Paris	11.07	8.10
8	Kredietbank N.V., Brussels	10.87	10.13
9	Bankers Trust New York Corp.	10.86	10.03
10	BankAmerica Corp., San Francisco	10.83	9.30
11	Abbey National, Plc, London	10.80	N.A.
12	Banco di Napoli, Naples	10.79	N.A.
13	Banco Espanol de Credito, Madrid	10.75	10.34
14	Shizuoka Bank Ltd	10.71	11.70
15	Deutsche Bank, Frankfurt	10.70	10.70
15	J.P. Morgan & Co., Inc., New York	10.70	10.00
17	Cassa di Risparmio delle Provincie Lombarde, Milan	10.44	10.66
18	Westpac Banking Corp., Sydney	10.40	9.90
19	Midland Bank Plc, London	10.30	9.80
19	NationsBank Corp., Charlotte, N.C.	10.30	10.07
21	Svenska Handelsbanken, Stockholm	10.10	7.80
22	Australia & New Zealand Banking Group, Ltd., Melbourne	9.90	8.60
23	Chase Manhattan Corp., New York	9.74	8.33
24	Lloyds Bank Plc, London	9.70	8.50
25	National Westminster Bank Plc, London	9.60	9.10
26	Royal Bank of Canada, Montreal	9.40	7.30
26	Compagnie Financiere de Paribas, Paris	9.40	8.10
28	Nordbanken, Stockholm, Sweden	9.20	7.50
29	Commonwealth Bank of Australia, Sydney	9.19	8.73
30	Compagnie Financiere de CIC et de L'Union Europeenne, Paris	9.14	N.A.
31	Chemical Banking Corp., New York	9.13	9.10
32	Canadian Imperial Bank of Commerce, Toronto	9.00	7.90
33	Banque Nationale de Paris	8.91	8.97
34	Banca Commerciale Italiana, Milan	8.90	9.20
34	Sparbankernas Bank, Stockholm	8.90	7.60
36	Credit Lyonnais, Paris	8.81	8.46
37	Sumitomo Trust & Banking Co., Ltd., Osaka	8.78	N.A.
38	Credit Agricole Mutuel, Paris	8.73	8.50
39	Barclays Plc, London	8.70	8.30
40	Banco di Roma, Rome	8.63	6.78
41	Bank of Nova Scotia, Toronto	8.62	7.47
42	Generale Bank, Brussels	8.60	7.75
43	Banca Nazionale del Lavoro, Rome	8.56	7.33
44	Toyo Trust & Banking Co., Ltd., Tokyo	8.54	10.48
45	Bayerische Landesbank Girozentrale, Munich	8.50	8.50
45	Banque Indosuez, Paris	8.50	8.38
47	Sumitomo Bank Ltd., Osaka	8.43	8.87
48	Yasuda Trust & Banking Co., Ltd., Tokyo	8.41	N.A.
49	Mitsubishi Trust & Banking Corp., Tokyo	8.38	10.36
50	Industrial Bank of Japan, Ltd., Tokyo	8.33	8.14
51	Zenshinren Bank, Tokyo	8.32	9.14
51	Nippon Credit Bank, Ltd., Tokyo	8.32	7.65
53	Kyowa Saitama Bank, Ltd., Tokyo	8.30	8.75
54	Daiwa Bank, Ltd., Osaka	8.27	8.92
55	Hokkaido Takushoku Bank, Ltd., Sapporo	8.26	8.74
56	Dai-Ichi Kangyo Bank Ltd., Tokyo	8.25	8.76
57	Bank of Yokohama, Ltd.	8.22	8.97
58	Chuo Trust & Banking Co., Ltd., Tokyo	8.12	N.A.
59	Bank of Tokyo, Ltd.	8.10	8.70
59	Hokuriku Bank Ltd., Toyama	8.10	9.01
59	Security Pacific Corp., Los Angeles	8.10	7.50
59	Sanwa Bank Ltd., Osaka	8.10	N.A.
63	Sakura Bank, Ltd., Tokyo	7.92	7.35
64	Danske Bank, Copenhagen	7.68	6.86
65	Citicorp, New York	7.46	6.52
66	Deutsche GenossenschaftsBank, Frankfurt	7.40	N.A.
67	Istituto Bancario San Paolo di Torino, Turin	7.36	N.A.
68	Societe Generale, Paris	6.13	6.68
–	Joyo Bank, Ltd, Mito	N.A.	9.55
–	National Australia Bank, Ltd, Melbourne	N.A.	9.30
–	Chiba Bank, Ltd.	N.A.	9.22
–	Fuji Bank,Ltd.,Tokyo	N.A.	9.09
–	Norinchukin Bank, Tokyo	N.A.	8.81
–	Mitsubishi Bank Ltd., Tokyo	N.A.	8.74
–	Bank of Montreal	N.A.	8.30
–	Tokai Bank Ltd., Nagoya	N.A.	8.05
–	Shoko Chukin Bank, Tokyo	N.A.	4.18

Data Source: American Banker survey. Table Described: 68 of the top 100 world banking companies in assets reported the risk based total capital ratio (total capital as a percentage of risk weighted assets) on Dec. 31, 1991. The banks were asked to calculate the ratios using the 1992 final guidelines as defined by the Basel Committee on Banking Regulations and Supervisory Practices. Total capital is tier 1 capital + tier 2 capital. Tier 1 (core) capital consists of common stockholders' equity, qualifying noncumulative perpetual preferred stock, and minority interest in the equity accounts of consolidated subsidiaries minus goodwill. Tier 2 (supplementary) capital consists of qualifying loan and lease loss reserves, perpetual preferred stock, mandatory convertible notes, perpetual debt, and subordinated term debt minus 50% investment in certain subsidiaries and minus 50% of the reciprocal holdings of the capital instruments of other banking companies. In 1991 banks were required to maintain total capital equal to 7.25% of risk weighted assets. By 1992, banks will be required to have a minimum total capital ratio of at least 8%.

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Summary of Survey Findings

Top 25 Foreign Banks in Business Loans

Ranked by commercial and industrial loans booked through U.S. banking offices
June 30, 1991, compared with June 30, 1990 (dollar amounts in millions)

Rank 6/91	Rank 6/90		Totals on June 30, 1991 C&I Loans	Assets	Deposits	No. of US Off.	% Chg. in C&I Loans	Totals on June 30, 1990 C&I Loans	Assets	Deposits	No. of US Off.	% Chg. C&I Loans
1	1	Bank of Tokyo Ltd.	$13,199	50,568	$27,857	11	-3.49	$13,676	$47,889	22,867	10	+6.67
2	4	Industrial Bank of Japan Ltd., Tokyo	9,838	33,742	13,700	8	+13.94	8,634	33,496	17,729	7	+9.49
3	3	Mitsubishi Bank Ltd., Tokyo	9,785	42,736	27,844	6	+4.63	9,352	37,802	20,873	7	+11.91
4	2	National Westminster Bank Plc., London	9,038	25,859	20,604	7	-6.75	9,692	23,007	19,280	7	+1.01
5	9	Sanwa Bank Ltd., Osaka	8,821	34,939	15,430	8	+10.59	7,976	35,474	17,850	8	+1.49
6	6	Dai-Ichi Kangyo Bank Ltd., Tokyo	8,102	28,794	11,671	6	+0.51	8,061	35,205	14,749	6	+15.82
7	22	Bank of Nova Scotia, Toronto, Canada	7,963	16,784	2,935	9	+225.14	2,449	7,623	2,244	9	-6.56
8	5	Fuji Bank Ltd., Tokyo	7,869	33,392	11,472	8	-6.59	8,425	31,369	11,066	8	+7.49
9	8	Sumitomo Bank Ltd., Osaka	7,853	26,869	18,066	7	-1.94	8,008	24,183	14,093	7	+1.19
10	7	Sakura Bank Ltd., Tokyo	7,354	19,301	7,102	9	-8.38	8,026	22,210	10,990	6	+16.15
11	10	Long Term Credit Bank of Japan, Ltd., Tokyo	6,779	14,183	8,300	4	+15.18	5,885	13,694	5,127	4	+12.67
12	12	Bank of Montreal	5,684	20,125	10,948	18	+8.02	5,262	19,079	9,859	18	-2.72
13	11	Hongkong & Shanghai Banking Corp., Hong Kong	4,837	19,630	14,835	16	-11.35	5,456	24,692	18,691	17	-15.50
14	16	Mitsui Trust & Banking Co. Ltd., Tokyo	4,734	10,963	4,452	4	+10.12	4,299	11,768	4,267	4	+17.88
15	13	Tokai Bank, Ltd., Nagoya	4,669	16,596	4,980	5	-2.31	4,779	18,195	5,981	5	+17.54
16	14‡	ABN Amro Holding N.V., Amsterdam, Netherlands (a)	4,329	20,731	14,503	21	-5.40	4,576	17,567	12,506	24	
17	15	Nippon Credit Bank Ltd., Tokyo	4,227	8,499	2,592	2	-2.44	4,333	8,145	2,456	2	+21.30
18	18	Mitsubishi Trust & Banking Corp., Tokyo	4,154	12,103	4,147	4	+18.61	3,502	14,188	5,203	4	+29.46
19	17	Daiwa Bank Ltd., Osaka	4,152	12,082	4,686	11	+14.27	3,633	11,033	3,772	11	+52.78
20	21	Yasuda Trust & Banking Co. Ltd., Tokyo	3,652	13,090	5,636	4	+24.90	2,924	11,690	4,253	3	+42.84
21	19‡	Kyowa Saitama Bank Ltd., Tokyo (b)	3,181	8,077	2,933	5	-4.49	3,331	9,537	3,555	7	+1.03
22	24	Banco di Roma, Rome	2,438	9,812	4,593	4	+8.74	2,242	8,101	3,412	5	+6.66
23	27	Sumitomo Trust & Banking Co. Ltd., Osaka, Japan	2,411	10,749	5,945	3	+44.20	1,672	8,931	3,964	3	-13.19
24	28	Swiss Bank Corp., Basle	2,351	12,302	6,879	6	+45.12	1,620	10,034	6,945	7	-55.75
25	23	Banque Nationale de Paris	2,291	12,177	7,711	8	+0.35	2,283	10,163	5,675	8	+13.47
		Totals for the top 25 foreign banks in the U.S. (c,d)	149,711	514,103	359,821	134	-7.88%	138,797	477,973	238,581	184	-9.81%
		Totals for all foreign banks in the U.S. (d)	202,489	831,960	440,299	738	-5.42%	192,085e	768,322e	386,069e	717	-7.37%
		Top 25 banks' share of the total for all foreign banks	73.9%	61.8%	59.0%	26.3%		72.3%e	62.2%e	61.8%e	25.7%	

Sources: American Banker survey and Federal Reserve Board data. **The totals** for each bank are based on the **combined** business loans (C&I loans), deposits and assets for all of the bank's U.S. banking offices for which data were available. **U.S. banking offices** include agency offices, branches, commercial bank subsidiaries, New York State investment companies, Edge banks and savings institutions (thrifts). **% Chg. C&I** is the percentage change in commercial and industrial loans outstanding over the year ended 6/30/91 and 6/30/90, respectively. **(‡)**— Rank based on pro forma data. **Please note:** ranks of other banks in the listing that were affected by pro forma data have been revised. **(a)**— ABN Amro, a holding company, was formed at the end of 1990, when Algemene Bank Nederland and Amsterdam-Rotterdam Bank merged. The banks maintain their separate identities. The 1990 data also include European American Bank, acquired by ABN Amro in 1991. **(b)**— On April 1, 1991, Kyowa Bank and Saitama Bank merged to form Kyowa Saitama Bank Ltd. The 1990 data are combined data for U.S. offices of both banks. **(c)**— The 1990 totals are for the top 25 banks that year. **(d)**— Totals exclude thrift institutions. **(e)**— Revised.

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Top 25 Foreign Banks in Total U.S. Assets

Ranked by the assets on the books of all U.S. banking offices
June 30, 1991, compared with June 30, 1990 (dollar amounts in millions)

Asset Rank 6/91	Asset Rank 6/90		Total Assets in U.S. Offices 6/30/91	6/30/90	6/30/89	% Change 6/90-6/91
1	1	Bank of Tokyo Ltd.	50,568	47,889	47,210	5.6
2	2	Mitsubishi Bank Ltd., Tokyo	42,736	37,802	31,742	13.1
3	3	Sanwa Bank Ltd., Osaka, Japan	34,939	35,474	28,762	-1.5
4	5	Industrial Bank of Japan Ltd., Tokyo	33,742	33,496	28,708	0.7
5	6	Fuji Bank Ltd., Tokyo	33,392	31,369	30,372	6.4
6	4	Dai-Ichi Kangyo Bank Ltd., Tokyo	28,794	35,205	33,913	-18.2
7	8	Sumitomo Bank Ltd., Osaka, Japan	26,869	24,183	24,472	11.1
8	9	National Westminster Bank Plc, London	25,859	23,007	22,189	12.4
9	13‡	ABN Amro Holding N.V., Amsterdam, Netherlands (a)	20,731	17,567‡	14,058‡	18.1
10	11	Bank of Montreal	20,125	19,079	18,936	5.5
11	7	Hongkong & Shanghai Banking Corp., Hong Kong	19,630	24,692	25,380	-20.5
12	10	Sakura Bank Ltd., Tokyo	19,301	22,210	19,662‡	-13.1
13	27	Bank of Nova Scotia, Toronto, Canada	16,784	7,623	8,123	120.2
14	12	Tokai Bank Ltd., Nagoya, Japan	16,596	18,195	17,663	-8.8
15	28	Credit Lyonnais, Paris	14,192	7,318	8,236	93.9
16	14	Long Term Credit Bank of Japan Ltd., Tokyo	14,183	13,694	10,543	3.6
17	16	Yasuda Trust & Banking Co. Ltd., Tokyo	13,090	11,690	7,636	12.0
18	21	Swiss Bank Corp., Basle, Switzerland	12,302	10,034	11,398	22.6
19	19	Barclays Plc, London	12,199	10,256	8,654	18.9
20	20	Banque Nationale de Paris	12,177	10,163	9,261	19.8
21	13	Mitsubishi Trust & Banking Corp., Tokyo	12,103	14,188	10,180	-14.7
22	18	Daiwa Bank Ltd., Osaka, Japan	12,082	11,033	11,671	9.5
23	15	Mitsui Trust & Banking Co. Ltd., Tokyo	10,963	11,768	12,081	-6.8
24	22	Sumitomo Trust & Banking Co. Ltd., Osaka, Japan	10,749	8,931	9,830	20.4
25	17	Bank of Credit & Commerce Int'l, Luxembourg (b)	9,867	11,399	11,086	-11.0
		Totals for the Top 25 (c,d)	523,973	480,376	414,558	16.3
		Totals for all foreign banks (d)	831,960	768,322	706,688	8.3
		Top 25 banks' share	63.0%	58.6%	58.7%	

Source: American Banker survey. **Assets** are **combined** for all of the bank's U.S. banking offices, for which data were available. **(‡)**— Pro forma, based on combined data prior to merger. **(†)**— Rank bank would have had, if all U.S.-owned offices had been included. **(a)**— A holding company formed in late 1990, when Amsterdam-Rotterdam Bank and Algemene Bank Nederland merged. Both banks continue to operate as separate entities. Last year, ABN Amro acquired European American Bank, from its partners in the European American Group, in 1991. The 1990 data are pro forma to include European American Bank. **(b)**— The bank currently is being liquidated. The U.S. totals include the commercial bank subsidiaries of First American Bankshares, Washington, D.C. BCCI secretly obtained a controlling interest in First American Bankshares, according to federal regulators. **(c)**— Totals for 1990 and 1989 are for the top 25 banks of 1991. **(d)**— Totals exclude thrifts.

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Top 25 Foreign Banks in Real Estate Loans

Based on combined total real estate loans in U.S. branches and agencies
June 30, 1991, compared with June 30, 1990 (dollar amounts in millions)

R.E. Rank 6/91	R.E. Rank 6/90		Real Estate Loans 6/30/91	6/30/90	% Chg	No. of Offices
1	3	Dai-Ichi Kangyo Bank Ltd., Tokyo	3,707	2,944	25.94	5
2	2	Fuji Bank Ltd., Tokyo	3,616	3,102	16.57	6
3	1	Sanwa Bank Ltd., Osaka, Japan	3,405	3,375	0.89	7
4	15	Bank of Nova Scotia, Toronto, Canada	3,125	829	277.23	6
5	4	Mitsubishi Bank Ltd., Tokyo	2,433	2,267	7.36	4
6	10	Sumitomo Bank Ltd., Osaka, Japan	2,414	1,222	97.52	6
7	6	Mitsui Trust & Banking Co. Ltd., Tokyo	2,405	1,718	40.02	3
8	7	Long Term Credit Bank of Japan Ltd., Tokyo	2,056	1,602	28.39	3
9	5	Yasuda Trust & Banking Co. Ltd., Tokyo	1,993	1,756	13.52	3
10	18	Sakura Bank Ltd., Tokyo	1,950	723	169.55	7
11	9	Mitsubishi Trust & Banking Corp., Tokyo	1,787	1,351	32.26	3
12	11	Sumitomo Trust & Banking Co. Ltd., Osaka, Japan	1,726	1,210	42.62	2
13	8	Bank of Montreal	1,714	1,473	16.34	3
14	19	Industrial Bank of Japan Ltd., Tokyo	1,184	716	65.30	4
15	12	Daiwa Bank Ltd., Osaka, Japan	1,138	990	14.95	10
16	13	Hokkaido Takushoku Bank Ltd., Sapporo, Japan	1,122	982	14.18	3
17	16	Nippon Credit Bank Ltd., Tokyo	1,089	784	38.87	2
18	21	Tokai Bank Ltd., Nagoya, Japan	1,058	546	93.76	4
19	17	Chuo Trust & Banking Co. Ltd., Tokyo	1,032	762	35.64	2
20	14	Kyowa Saitama Bank Ltd., Tokyo	859	909	-5.52	3
21	25	Barclays Plc, London	835	388	115.52	7
22	20	Toyo Trust & Banking Co. Ltd., Tokyo	794	572	38.76	3
23	24	Bank of Tokyo Ltd.	633	423	49.59	9
24	23	Hongkong & Shanghai Banking Corp., Hong Kong	588	449	30.92	8
25	26	Bank of Yokohama Ltd., Japan	421	341	23.50	2
		Totals for the top 25[1]	$43,085	31,433	37.07	116
		Totals for all branches & agencies[2]	$1,777	36,720	33.72	609

Sources of data: *American Banker* survey and the federal regulatory *Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks* (FFIEC 002). **R.E. Rank** is bank's rank based on the combined total real estate loans outstanding in its U.S. branch and agency offices. **Real estate loans outstanding** are loans secured by real estate, included are all loans — except those made to states and political subdivisions in the U.S. — that are secured by real estate, regardless of purpose and regardless of whether the loan was originated by the branch or agency or purchased from others. **% Change** is the percentage change in real estate loans over the 12-month period ended June 30, 1991. **No. of offices:** the total number of U.S. branch and agency offices. **(1)**— Totals for 1990 are for the top 25 banks of 1991. **(2)**— Data are from the *Federal Reserve Board*.

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Summary of Survey Findings

Location of Foreign Banks' U.S. Offices: The Top 10 Cities

As of June 30, 1991

		Total Offices[1]	Agencies	Branches	Comm'l Banks & Thrifts	Edge Act Banks	NY S Investment Cos.	Represent. Offices
NEW YORK	6/30/91:	464	38	249	35	5	10	127
	6/30/90:	463	37	232	32	5	11	146
LOS ANGELES	6/30/91:	133	63	33	12	0	0	25
	6/30/90:	138	60	34	13	0	0	31
CHICAGO	6/30/91:	80	0	54	4	2	0	20
	6/30/90:	83	0	54	6	2	0	21
MIAMI	6/30/91:	65	39	0	2	7	0	17
	6/30/90:	59	37	0	2	9	0	11
SAN FRANCISCO	6/30/91:	62	27	8	6	1	0	20
	6/30/90:	57	27	8	6	2	0	14
HOUSTON	6/30/91:	42	19	0	0	2	0	21
	6/30/90:	55	16	0	0	3	0	36
ATLANTA	6/30/91:	29	22	1	0	0	0	6
	6/30/90:	31	19	0	0	0	0	12
WASHINGTON, D.C.	6/30/91:	15	0	3	1	1	0	10
	6/30/90:	15	0	4	0	1	0	10
SEATTLE	6/30/91:	13	0	8	0	0	0	5
	6/30/90:	11	0	8	0	0	0	3
BOSTON[2]	6/30/91:	10	0	9	0	0	0	1
	6/30/90:	12	0	10	0	0	0	2
Total For 10 Largest	6/30/91:	913	208	365	50	18	10	252
	6/30/90:	924	196	350	59	22	11	286
Total for all U.S. Offices	6/30/91:	1,027e	223	386	104e	18	10	286
	6/30/90:	1,044e	211	370	105e	22	11	324
Total Number of Cities[3]	6/30/91:	86	14	21	48	6	2	34
	6/30/90:	89	14	17	49	6	2	30

(1)— **Total offices** are full banking offices plus representative offices. **Full banking offices** include agencies, branches, commercial banks, thrifts, Edge banks, and New York State investment companies. (2)— Tied with Dallas with 10 offices each. However, Boston has nine full banking offices, compared with three for Dallas. (3)— The first number in this row shows the total number of **different** U.S. cities that have foreign banking offices. Each of the six other numbers in the row indicate number of U.S. cities that have banking offices of the six different types listed (agencies, branches, commercial banks & thrifts, Edge Act banks, New York State investment companies, and representative offices.) (e)— Revised since publication on 4/23/92.

Top 10 Countries in C&I Loans Held by Banks' U.S. Offices

As of June 30, 1991 (Dollar Amounts in Billions)

		Number of Banks with US Offices	Number of US Offices	C&I Loans	Ratio	Deposits	Assets
JAPAN	6/30/91:	52	149	$119.4	59.0%	$206.1	$417.0
	6/30/90:	45	137	113.9	59.3%	189.0	408.9
		+7	+12	+4.8%		+9.0%	+2.0%
CANADA	6/30/91:	6	51	16.0	7.9%	25.3	57.3
	6/30/90:	6	49	9.8	5.1%	19.4	42.8
			+2	+63.3%		+30.4%	+33.9%
UNITED KINGDOM	6/30/91:	10	39	11.6	5.7%	35.9	46.2
	6/30/90:	11	42	12.3	6.4%	28.8	38.6
		−1	−3	−5.7%		+24.7%	+19.7%
ITALY	6/30/91:	13	25	8.2	4.0%	15.7	46.7
	6/30/90:	13	27	10.3	5.4%	14.3	46.6
			−1	−20.4%		+9.8%	+0.2%
FRANCE	6/30/91:	16	37	5.9	2.9%	25.8	50.3
	6/30/90:	15	37	5.3	2.8%	15.9	33.2
		+1		+11.3%		+62.3%	+51.5%
NETHERLANDS (a)	6/30/91:	3	25	5.7	2.8%	17.6	25.9
	6/30/90:	4	27	4.7	2.4%	9.0	15.7
		−2	−2	+21.3%		+95.6%	+65.0%
HONG KONG	6/30/91:	10	30	5.0	2.5%	16.0	21.0
	6/30/90:	10	30	5.6	2.9%	19.7	25.9
				−10.7%		−18.8%	−18.9%
SWITZERLAND	6/30/91:	7	18	3.7	1.8%	16.2	28.4
	6/30/90:	6	17	3.0	1.6%	12.1	22.4
		+1	+1	+23.3%		+33.9%	+26.8%
ISRAEL	6/30/91:	4	25	3.2	1.6%	10.0	11.8
	6/30/90:	4	23	3.3	1.7%	10.9	12.5
			+2	−3.0%		−8.3%	−5.6%
MEXICO	6/30/91:	5	13	3.0	1.5%	1.8	5.6
	6/30/90:	6	12	2.2	1.1%	1.3	4.6
		+1	+1	+36.4%		+38.5%	+21.7%
Total for Top 10 (b)	6/30/91:	126	413	181.9	89.8%	370.3	710.1
	6/30/90:	122	417	171.1	89.1%	328.3	659.8
		+6	−4	+6.3%		+12.8%	+7.6%
Total for All Foreign in the U.S. (b,c)	6/30/91:	298/59)	738	202.5	100.0%	440.3	832.0
	6/30/90:	287/58)	717	192.1	100.0%	386.1	768.3
		+11	+21	+5.4%		+14.0%	+8.3%

Number of US Offices: includes foreign banks' U.S. branches, agencies, Edge banks, commercial banks, and New York State investment companies. Thrift institutions and representative offices are not included. The number of U.S. offices reported for each country in the top 10 is the number for which data were available. **Ratio:** commercial and industrial loans outstanding at the U.S. offices of a country's banks to C&I loans outstanding at all U.S. offices of foreign banks. (a)— Large gains are attributable to the acquisition of European American Bank, New York, by ABN Amro Bank NV, Amsterdam, in 1991. (b)— Excludes thrifts. (c)— The total number of foreign countries is shown in parenthesis.

Summary of Survey Findings

C&I Loans, Deposits, and Assets at U.S. Offices of Foreign Banks

As of June 30, 1991 (Dollar Amounts in Billions)

		Number of Offices	C&I Loans	Deposits	Assets
(1) AGENCIES AND BRANCHES	6/30/91:	609	$153.2	$300.7	$643.3
	6/30/90:	581	138.8	245.0	575.4
		+28	+10.4%	+22.7%	+11.8%
(1A) AGENCIES	6/30/91:	223	40.4	23.2	104.0
	6/30/90:	211	32.4	21.8	99.1
		+12	+24.7%	+6.4%	+4.9%
(1B) BRANCHES	6/30/91:	386	112.8	277.5	539.3
	6/30/90:	370	$106.4	$223.2	$476.3
		+16	+6.0%	+24.3%	+13.2%
(2) COMMERCIAL BANKS (a)	6/30/91:	100	48.0	137.4	183.1
	6/30/90:	99	49.4	129.9	175.0
		...	—2.8%	+5.8%	+4.6%
(3) EDGE ACT BANKS (b)	6/30/91:	18	0.20	1.8	2.2
	6/30/90:	22	0.22	2.4	3.1
		—4	—9.1%	-25.0%	—29.0%
(4) INVESTMENT COMPANIES	6/30/91:	11	1.1	0.4	3.3
	6/30/90:	11	1.5	0.3	3.9
		...	—26.7%	+33.3%	—15.4%
(5) THRIFT INSTITUTIONS (c)	6/30/91:	4	0.44	4.9	5.8
	6/30/90:	3	0.14	1.7	1.9
		+1	+214.3%	+188.2%	+205.3%
Totals for U.S. Offices of Foreign Banks including thrift institutions	6/30/91:	742	$202.9	$445.2	$837.7
	6/30/90:	720	192.2	387.8	770.2
		+22	+5.6%	+14.9%	+8.8%
Totals for U.S. Offices of Foreign Banks Excluding thrift institutions	6/30/91:	738	$202.5	$440.3	$832.0
	6/30/90:	717	192.1•	386.1•	768.3•
		+21	+5.4%	+14.0%	+8.3%
Totals for All U.S. Banks (d) Excluding thrift institutions	6/30/91:	12,903	632.4	2,406.1	3,409.2
	6/30/90:	13,218	646.9•	2,282.4•	3,298.6•
		-315	-2.7%	+5.4%	+3.4%
Ratio of Foreign to All U.S. Banks (•)	6/30/91:	5.7%	32.0%	18.3%	24.4%
	6/30/90	5.4	29.7•	16.9•	23.3•
	6/30/89:	5.1	28.8•	17.7•	22.9•
	6/30/88:	4.7	27.5	16.2	21.8
	6/30/87	4.4	24.8	16.3	20.9
	6/30/86:	4.3	22.1	14.2	18.4
	6/30/85:	4.1	21.8	15.6	18.6
	6/30/84:	3.6	20.5	14.9	17.7
	6/30/83:	3.6	21.4	12.4	16.0

All totals and the number of offices are for the banking offices providing data for the survey. **C&I loans, deposits and assets** for June 30, 1991 and June 30, 1990 were used for all banking offices. **(a)**— Commercial bank number count includes bank head offices only. Branches of these banks are not included. **(b)**— Edge bank number count includes Edge branches. To avoid double counting, data for Edge banks, which are subsidiaries of foreign bank-owned U.S. commercial banks, are excluded from the totals for C&I loans, deposits, and assets. **(c)**— includes savings banks and savings and loan associations. **(d)**— The asset, deposit, and C&I data for all U.S. banks are from the *Federal Reserve Bulletin*. The number of U.S. banks includes all U.S.-chartered, FDIC-insured commercial banks; the U.S. branches and agencies of foreign banks; all U.S. Edge Act bank offices; and New York State investment companies. These data were provided by the Federal Deposit Insurance Corporation, and Federal Reserve Board. **(e)**— U.S. offices of foreign banks as a % of all U.S. banking offices. **(•)**— Revised.

Growth in C&I Loans, Deposits, and Assets at U.S. Banks

Foreign Bank-Owned U.S. Banks Compared with U.S.-Owned Banks from 6/30/83 to 6/30/91 (Dollar Amounts in Billions)

Foreign Bank-Owned U.S. Banks[1]	C&I Loans June 30	% Chg.	Deposits June 30	% Chg.	Assets June 30	% Chg.
1991	$202.5	+5.4%	$440.2	+14.0%	$832.0	+8.3%
1990	$192.1•	+ 6.1	$386.1•	+ 2.0	$768.3•	+8.8
1989	$181.1•	+10.2	$378.4•	+14.3	$706.0•	+10.6
1988	$164.3	+18.6	$331.2	+5.5	$638.3	+11.6
1987	$138.5	+21.3	$314.0	+23.0	$571.9	+24.1
1986	$114.2	+ 8.0	$255.3	- 1.6	$461.0	+ 8.7
1985	$105.7	+13.8	$259.5	+13.8	$423.8	+11.3
1984	$ 92.9	+ 9.4	$228.2	+27.5	$380.9	+18.4
1983	$ 84.9	+ 2.3	$179.0	+20.5	$321.6	+12.7
U.S.-Owned U.S. Banks[2]						
1991	$429.9	- 5.5%	$1,965.8	+ 1.9%	$2,577.2	+ 3.7%
1990	$454.8•	+ 1.6	$1,896.3•	+ 7.6	$2,530.3•	+ 6.3
1989	$447.5•	+ 3.1	$1,762.5•	+ 3.0	$2,379.6•	+ 3.9
1988	$433.9	+ 3.4	$1,711.3	+ 6.3	$2,289.2	+ 6.1
1987	$419.5	+ 4.4	$1,609.4	+ 4.5	$2,158.5	+ 5.3
1986	$402.0	+ 6.2	$1,540.8	+10.0	$2,050.7	+ 8.9
1985	$378.6	+ 5.2	$1,400.3	+ 7.3	$1,883.3	+ 8.6
1984	$360.0	+15.8	$1,304.7	+ 3.2	$1,734.6	+ 3.2
1983	$311.0	+ 2.4	$1,264.8	+ 7.4	$1,681.4	+ 7.1

Data for this table are calculated by American Banker using its survey data of foreign banks in the U.S. and the Federal Reserve Board's aggregate data on all banks in the U.S. **(1)**— Foreign bank-owned U.S. banks include: commercial bank and Edge bank subsidiaries; branch and agency offices; and New York investment companies. **(2)**— U.S.-owned U.S. banks include all commercial banks and Edge banks in U.S. that are not owned by foreign banks. **(•)**— Revised to include *Federal Reserve Board* data revisions and revisions made by *American Banker*. *American Banker* included in the foreign bank totals for 1989 and 1990 the commercial bank subsidiaries of First American Bankshares, Washington, D.C. According to federal regulators, Bank of Credit & Commerce International, Luxembourg secretly obtained a controlling interest in First American Bankshares. Currently BCCI is in liquidation. **Note:** Data for 1985 were not adjusted for the sale of Crocker National Bank, San Francisco, by Midland Bank PLC, London, to Wells Fargo Bank NA, San Francisco. Thus, 1986 growth is understated for foreign-owned U.S. banks and overstated for U.S. owned U.S. banks.

Foreign Office Roundup

Offices opened and closed since June 30, 1990, listed alphabetically by country and bank (dollar amounts in thousands)

Offices opened or acquired between 6/30/90 and 6/30/91	Type of Office	Location	C&I Loans 6/30/91	Assets 6/30/91	Deposits 6/30/91
Girozentrale und Bank der Oesterreich. Spar., Vienna, Austria	Branch	Los Angeles	17,550	21,751	334
Banco Boliviano Americano, SA, La Paz, Bolivia	Agency	Miami	0	810	38
Banco de Santa Cruz de la Sierra, Santa Cruz, Bolivia	Agency	Miami	0	5,092	3,130
Bank of Montreal, Canada[11]	Commercial Bank	Frankfort, Ill.	2,466	107,070	90,911
Royal Bank of Canada, Montreal	Branch	Buffalo, N.Y.	10,426	11,044	785
Postipankki, Ltd., Helsinki, Finland	Branch	New York	154,521	862,659	773,671
Credit Local de France, Paris	Branch	New York	0	278	0
Norddeutsche Landesbank Girozentrale, Hannover, Germany	Branch	New York	0	96,212	61,427
Bank of East Asia, Ltd., Hong Kong	Branch	Los Angeles	7,789	11,065	
PT Bank Bali, Jakarta, Indonesia	Agency	Los Angeles	380	13,225	1,073
Bank of Nagoya, Ltd., Japan	Branch	New York	15,000	108,606	83,900
Bank of Osaka, Ltd., Japan	Branch	New York	0	2,000	0
Bank of Tokyo, Ltd., Japan	Agency	Atlanta	132,491	134,374	0
Futuriska Bank Ltd., Osaka, Japan	Branch	New York	21,409	169,561	146,106
Industrial Bank of Japan Ltd., Tokyo	Agency	Atlanta	108,492	135,504	0
Kiyo Bank, Ltd., Wakayama, Japan	Branch	New York	27,316	298,467	215,600
Mashi-Nippon Bank Ltd., Fukuoka, Japan	Branch	New York	0	0	0
Ogaki Kyoritsu Bank, Ltd., Ogaki, Japan	Branch	New York	10,920	188,893	115,402
Sakura Bank Ltd., Tokyo, Japan[12]	Agency	San Francisco	276,810	415,977	0
Sakura Bank Ltd., Tokyo, Japan[12]	Agency	Atlanta	278,844	282,909	2
Sakura Bank Ltd., Tokyo, Japan[12]	Agency	Houston	120,458	232,919	0
77 Bank, Ltd., Sendai, Japan	Branch	New York	36,742	123,853	65,000
Shiga Bank, Ltd., Otsu, Japan	Branch	New York	0	51,349	51,000
Toyo Trust & Banking Co., Ltd., Tokyo, Japan	Branch	Chicago	80,667	133,536	18
Yasuda Trust & Banking Co., Ltd., Tokyo, Japan	Branch	Chicago	280,684	507,660	0
Bank of Seoul, Korea	Branch	Bala Cynwyd, Pa.	52,691	84,961	208
Cho Hung Bank Ltd., Seoul, Korea	Commercial bank	New York	1,896	58,329	29,850
Korea Exchange Bank, Seoul	Agency	Miami	21,955	56,835	5,731
Korea First Bank, Seoul	Agency	La Palma, Calif.	23,123	31,568	67
Industrial Bank of Korea, Seoul	Branch	New York	3,906	26,854	8,628
Bank Polska Kasa Opieki, SA, Warsaw, Poland	Branch	New York	950	129,530	6,544
Riyad Bank, Riyadh, Saudi Arabia	Agency	Houston	30,000	30,170	0
Sparbankernas Bank, Stockholm, Sweden	Branch	New York	0	32,675	0
Nabib American AG Zurich, Switzerland	Branch	Los Angeles	3,122	10,419	9,169
Bank of Taiwan, Taipei	Agency	New York	83,237	327,239	304,976
Chang Hwa Commercial Bank, Ltd., Taipei, Taiwan	Branch	Los Angeles	16,828	96,940	59,888
Farmers Bank of China, Taipei, Taiwan	Branch	Seattle	0	21,711	21,185
Hua Nan Commercial Bank, Ltd., Taipei, Taiwan	Agency	New York	11,616	78,390	2,345
Taipei Bank, Taiwan	Agency	New York	29,000	70,093	0
Krung Thai Bank, Ltd., Bangkok, Thailand	Agency	Los Angeles	0	782	0
Siam Commercial Bank, Ltd., Bangkok, Thailand	Branch	Chicago	50,942	60,425	2,025

Offices opened or acquired since 6/30/91	Type of Office	Location	Comments on the office opened or acquired
Shanghai Commercial Bank, Hong Kong	Branch	Los Angeles	Opened 7/91
Allied Irish Banks Plc, Dublin	Commercial bank	York, Pa.	Acquired $1.4 billion-asset York Bank & Trust Co. on 12/31/91
Bank of Ireland, Dublin[2]	Savings bank	Manchester, N.H.	Acquired $937 million-asset Amoskeag Bank, Manchester, on 10/91
Bank of Ireland, Dublin[2]	Commercial bank	Manchester, N.H.	Acquired $817 million-asset BankEast, on 10/91
Chugoku Bank Ltd., Okayama, Japan	Branch	New York	Upgraded from a representative office 9/91
Hyakugo Bank, Tsu, Japan	Branch	New York	Upgraded from a representative office 9/91
San-in Godo Bank, Ltd., Matsue, Japan	Branch	New York	Upgraded from a representative office 9/91
ABN Amro Bank NV, Amsterdam, Netherlands (a)	Thrift	Chicago	Acquired $4.2 billion-deposit Talman Home FS&LA, Chicago, 7/91

Offices Closed Since 6/30/90	Type of Office	Location	C&I Loans 6/30/90	Assets 6/30/90	Deposits 6/30/90
Commonwealth Bank of Australia, Sydney	Branch	Chicago	0	4,037	0
National Australia Bank Ltd., Melbourne	Rep. Office	Atlanta			
State Bank of Victoria, Melbourne, Australia[1]	Agency	New York	8,374	120,847	58
National Bank of Canada, Montreal	Agency	Irvine, Calif.	0	0	0
Danske Bank, Copenhagen, Denmark	Branch	Los Angeles	41,020	46,937	49
Credit Agricole Mutuel, Paris	Branch	Los Angeles	1,361	4,711	240
Bayerische Vereinsbank, Munich, Germany	Agency	Atlanta	14,566	15,552	0
Hongkong & Shanghai Banking Corp., Hong Kong	Edge bank	Miami	5,061	512,757	479,946
Mitsubishi Bank Ltd., Tokyo, Japan	Edge bank	San Francisco	0	9,102	0
Commercial Bank of Kuwait	Branch	Washington, D.C.	0	6,273	3,081
Bank of Credit & Commercial International, Luxembourg	Agency	San Francisco	2,335	36,196	13,051
Bank of Credit & Commercial International, Luxembourg	Agency	Miami	19,038	247,700	241,037
Banco Nacional de Panama	Branch	New York	0	476	470
Manila Banking Corp., Philippines[2]	Commercial bank	Los Angeles	2,257	22,979	21,435
Swiss Bank Corp., Basle, Switzerland	Agency	Atlanta	308,141	319,070	55
Barclays Bank Plc, London, U.K.[4]	Commercial Bank	Wilmington, Del.	0	699,776	0
Lloyds Bank Plc, London, U.K.	Branch	Chicago	0	0	0
National Westminster Bank Bank Plc, London, U.K.	Rep. Office	Atlanta			
National Westminster Bank Bank Plc, London, U.K.	Branch	Boston	0	0	0
Scandinavian Bank Ltd., London, U.K.	Branch	New York	4,000	82,026	0
Standard Chartered Bank Plc, London, U.K.	Branch	Seattle	8,873	29,003	3,119

Offices consolidated due to merger			6/30/90	6/30/90	6/30/90
Bank of Ireland, Dublin[2]	Commercial Bank	Exeter, N.H.	54,330	257,061	231,615
Bank of Ireland, Dublin[2]	Commercial Bank	Laconia, N.H.	97,024	480,082	406,746
Bank of Ireland, Dublin[2]	Commercial Bank	Lebanon, N.H.	15,911	136,216	125,584
Bank of Ireland, Dublin[2]	Commercial Bank	North Conway, N.H.	46,315	254,250	174,421
Bank of Ireland, Dublin[2]	Commercial Bank	Rochester, N.H.	17,290	139,648	190,738
Kyowa Bank Ltd., Tokyo, Japan[5]	Agency	Los Angeles	370,414	1,127,606	0
Saitama Bank Ltd., Urawa, Japan[5]	Branch	Los Angeles	637,711	901,458	262,143
Kyowa Bank Ltd., Tokyo, Japan[5]	Branch	Chicago	312,570	789,888	3,399
Saitama Bank Ltd., Urawa, Japan[5]	Branch	Chicago	372,345	845,227	453,719
Kyowa Bank Ltd., Tokyo, Japan[5]	Branch	New York	609,075	2,942,863	1,543,581
Saitama Bank Ltd., Urawa, Japan[5]	Branch	New York	865,577	2,827,868	1,213,081
ABN Amro Bank NV, Amsterdam, Netherlands[7] (a)	Commercial Bank	Chicago	1,278,331	3,143,015	2,416,170
ABN Amro Bank NV, Amsterdam, Netherlands[8] (a)	Commercial Bank	Chicago	450,488	1,391,739	1,027,778
ABN Amro Bank NV, Amsterdam, Netherlands[9] (a)	Commercial Bank	Oakbrook, Ill.	1,443	42,831	36,693
ABN Amro Bank NV, Amsterdam, Netherlands[10] (a)	Commercial Bank	Vernon Hills, Ill.	479	4,699	1,637

Data Sources: *American Banker* survey, and data from the **Federal Reserve Board's** *G4.5 Release.* **(a)**— Bank merger resulted in office consolidation. The 6/30/90 data for the offices consolidated are reported and information regarding the bank is included in a footnote. **(s)**— Formerly known as Algemene Bank Nederland. Changed title in Sept. 1991, after its merger with Amsterdam-Rotterdam Bank. [1]— Bank was acquired by Commonwealth Bank of Australia, Sydney. [2]— On 10/10/91, First NH Bank acquired BankEast (commercial bank) and Amoskeag Bank, Manchester (savings bank) in government-assisted transactions. [3]— Manufacturers Hanover Trust Co., New York. [4]— Barclays Bank of Delaware, N.A. ceased operations in June 1991. [5]— On 12/31/90, First NH Bank merged five affiliate banks of its parent, Bank of Ireland First Holdings Inc. The five banks are: Exeter Banking Co., First Central Bank, Laconia, First NH Bank of Lebanon, First NH White Mountain Bank, North Conway, and First NH Banks Granite State, Rochester. [6]— Kyowa Bank Ltd. and Saitama Bank Ltd. merged on 4/1/91 to form Kyowa Saitama Bank. The former banks each had offices in Los Angeles, Chicago, and New York, which were merged. [7]— Exchange National Bank, acquired LaSalle National Bank and changed title to La Salle National Bank on 2/22/90. [8]— Data are for the old LaSalle National Bank. [9]— Exchange Bank, Oakbrook, merged into LaSalle Bank Westmont, Ill., 10/90. [10]— Exchange Bank of Lake County, Vernon Hills, merged into LaSalle Bank Northbrook, Ill., 10/90. [11]— Harris Bankcorp Inc., Chicago, acquired Frankfort State Bank and changed its title to Harris Bank Frankfort, 1/91. [12]— Formerly Mitsui Taiyo Kobe Bank Ltd. Changed title 4/1/92.

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Summary of Survey Findings

Totals for U.S. Branches

On June 30, 1991 (Dollar Amounts in Millions)

	Number	C&I Loans	Assets	Deposits
Los Angeles	33	6,386.2	16,276.1	6,281.2
San Francisco	8	628.2	1,367.7	116.5
San Jose, Calif.	1	137.2	172.1	150.3
District of Columbia	1	9.3	415.8	61.2
Guam	4	199.9	223.8	62.8
Chicago	54	19,092.1	46,813.8	8,011.5
Boston	9	997.5	1,658.9	154.5
Buffalo, N.Y.	1	10.4	11.0	0.8
New York	249	82,541.8	461,150.4	256,527.2
Rye, N.Y.	1	69.1	566.0	19.9
Portland, Ore.	4	678.6	4,757.6	4,526.2
Bala Cynwyd, Pa.	1	52.7	85.0	0.2
Philadelphia	2	182.0	324.0	108.5
Pittsburgh	2	8.0	17.0	1.1
Puerto Rico	1	270.5	485.9	478.1
Virgin Islands	5	116.0	357.7	263.0
Seattle	8	1,482.8	2,598.7	714.5
Totals	**386**	**112,802.1**	**539,321.6**	**277,479.5**

Totals for U.S. Agencies

On June 30, 1991 (Dollar Amounts in Millions)

	Number	C&I Loans	Assets	Deposits
Beverly Hills	1	20.5	45.7	25.0
La Palma, Calif.	1	23.1	31.6	0.1
Long Beach, Calif.	1	24.9	71.9	0.0
Los Angeles	51	23,861.8	58,700.6	8,866.8
San Francisco	27	2,664.7	9,674.2	98.8
Coral Gables, Fla.	2	43.0	412.3	402.7
Miami	39	1,024.1	9,486.2	8,585.8
Miami Beach, Fla.	4	122.8	716.7	708.6
Tampa, Fla.	1	0.0	0.0	0.0
Atlanta	22	5,574.9	5,953.4	40.2
Honolulu	2	209.7	272.6	2.4
New York	98	3,158.2	9,848.5	3,437.1
Dallas	2	264.0	438.5	0.0
Houston	19	3,178.8	4,900.7	62.5
Totals	**223**	**40,390.7**	**103,953.0**	**23,209.5**

Top 25 Branches in the U.S.

Based on C&I Loans on June 30, 1991

Rank 1991	Rank 1990	(Dollar Amounts in Millions)	6/30/91	6/30/90
1	1	Dai-Ichi Kangyo Bank Ltd., New York	4,882.4	5,142.2
2	5	Sanwa Bank Ltd., New York	4,333.9	3,603.4
3	3	Mitsubishi Bank Ltd., New York	3,960.4	4,050.3
4	...	Bank of Nova Scotia, New York	3,610.9	842.4
5	4	Sumitomo Bank Ltd., New York	3,575.8	3,883.4
6	2	Sakura Bank Ltd., New York	3,365.3	4,481.0
7	6	Nippon Credit Bank, New York	3,227.3	3,501.7
8	10	Industrial Bank of Japan Ltd., New York	3,222.3	2,860.7
9	11	Long-Term Credit Bank of Japan, New York	3,186.5	2,796.9
10	8	Bank of Tokyo Ltd., New York	2,537.8	3,278.9
11	14	Bank of Montreal, Chicago	2,524.5	2,086.2
12	7	Fuji Bank Ltd., New York	2,490.6	3,366.9
13	13	Mitsubishi Trust & Banking Corp., New York	2,456.5	2,220.5
14	12	Tokai Bank Ltd., New York	2,243.8	2,391.8
15	15	Mitsui Trust & Banking Co. Ltd., New York	2,235.5	1,935.9
16	16	Yasuda Trust & Banking Co. Ltd., New York	1,869.5	1,646.5
17	17	Mitsubishi Bank Ltd., Los Angeles	1,814.5	1,615.7
18	21	Swiss Bank Corp., New York	1,795.7	1,087.2
19	18	Toyo Trust & Banking Co. Ltd., New York	1,530.7	1,427.9
20	...	Sumitomo Bank Ltd., Los Angeles	1,494.9	1,013.7
21	...	Kyowa Saitama Bank Ltd., New York	1,440.3	809.1
22	...	Industrial Bank of Japan, Chicago	1,426.1	927.0
23	19	Daiwa Bank Ltd., Chicago	1,365.6	1,270.9
24	24	Daiwa Bank Ltd., New York	1,359.5	1,047.3
25	...	Sanwa Bank Ltd., Chicago	1,132.1	800.3

Top 25 U.S. Bank Subsidiaries

Based on C&I Loans on June 30, 1991

Rank 1991	Rank 1990	(Dollar Amounts in Millions)	6/30/91	6/30/90
1	1	National Westminster Bank USA, New York	6,630.4	7,210.3
2	3	Union Bank, San Francisco	4,608.2	4,570.0
3	2	Marine Midland Bank NA, Buffalo, N.Y.	3,889.9	4,990.8
4	4	Bank of Tokyo Trust Co., New York	3,607.8	3,395.5
5	5	Harris Trust & Savings Bank, Chicago	2,712.7	2,708.1
6	6	Bank of California NA, San Francisco	2,501.1	2,356.6
7	...	LaSalle National Bank, Chicago	2,035.2	450.5
8	7	Industrial Bank of Japan Trust Co., New York	1,906.6	2,217.5
9	8	National Westminster Bank NJ, Jersey City	1,616.1	1,651.8
10	10	Fuji Bank & Trust Co., New York	1,460.7	1,342.3
11	9	First National Bank of Maryland, Baltimore	1,312.6	1,456.5
12	15	IBJ Schroder Bank & Trust Co., New York	1,298.3	951.1
13	11	Sanwa Bank California, San Francisco	1,054.1	1,306.8
14	14	Bank Leumi Trust Co., New York	935.9	1,196.9
15	17	Daiwa Bank Trust Co., New York	855.8	710.7
16	20	LTCB Trust Co., New York	680.1	563.5
17	13	European American Bank, New York	679.2	1,216.2
18	16	Sumitomo Bank of California, San Francisco	671.8	771.8
19	18	Tokai Bank of California, Los Angeles	662.1	704.2
20	19	Israel Discount Bank of New York	622.1	652.1
21	24	Banco Santander Puerto Rico, Hato Rey	567.0	487.4
22	21	Manufacturers Bank, Los Angeles	537.8	573.5
23	25	Banco Central Corp., Hato Rey, P.R.	522.5	487.2
24	22	Barclays Bank of New York NA	439.6	571.0
25	23	Bank of the West, Walnut Creek, Calif.	392.2	490.5

Top 25 Agencies in the U.S.

Based on C&I Loans on June 30, 1991

Rank 1991	Rank 1990	(Dollar Amounts in Millions)	6/30/91	6/30/90
1	7	Bank of Nova Scotia, Atlanta	2,862.8	1,106.6
2	3	Industrial Bank of Japan Ltd., Los Angeles	2,028.2	1,662.2
3	2	Long-Term Credit Bank of Japan, Ltd., Los Angeles	1,975.5	1,719.5
4	1	Mitsui Trust & Banking Co. Ltd., Los Angeles	1,861.5	1,900.9
5	6	Dai-Ichi Kangyo Bank, Los Angeles	1,760.8	1,309.8
6	4	Sakura Bank Ltd., Los Angeles	1,635.9	1,522.0
7	5	Fuji Bank Ltd., Los Angeles	1,615.0	1,466.2
8	8	Mitsubishi Trust & Banking Corp., Los Angeles	1,402.4	1,073.6
9	12	Sumitomo Trust & Banking Co. Ltd., Los Angeles	1,295.9	957.5
10	9	Yasuda Trust & Banking Co. Ltd., Los Angeles	1,241.3	1,065.1
11	...	Kyowa Saitama Bank, Los Angeles	1,129.1	370.5
12	19	Banco Nacional de Mexico, New York	1,063.7	504.7
13	11	Tokai Bank Ltd., Los Angeles	1,060.6	1,025.1
14	13	Nippon Credit Bank Ltd., Los Angeles	999.4	830.8
15	18	Fuji Bank Ltd., Houston	823.4	544.1
16	10	Bank of Tokyo Ltd., Los Angeles	777.4	1,048.7
17	24	Toyo Trust & Banking Co. Ltd., Los Angeles	594.5	374.1
18	15	Bancomer, Los Angeles	579.6	715.7
19	14	Sanwa Bank Ltd., Atlanta	573.2	733.9
20	16	Daiwa Bank Ltd., Los Angeles	570.8	604.2
21	...	Canadian Imperial Bank of Commerce, Atlanta	528.5	208.9
22	20	Banco di Roma, San Francisco	515.1	463.4
23	17	Sumitomo Bank, San Francisco	448.6	563.3
24	...	Bank of Nova Scotia, San Francisco	403.8	101.1
25	25	Banque Paribas, Houston	389.1	371.5

Country Roundup of Foreign Banks in the U.S.

Foreign banks in the U.S. are listed alphabetically within country along with their U.S. banking offices and the total combined assets, deposits, and business loans in U.S. offices. Data are as of June 30, 1991, compared with June 30, 1990 (dollar amounts in millions)

Home Country and Parent Parent Company's Assets 12/31/90		No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
ARGENTINA	**Banco de la Nacion Argentina, Buenos Aires**	6/30/91	2	29.9	760.2	481.7	7.7	MIA(A) NY*(B)
9,902		6/30/90	2	58.2	479.0	207.3		
	Banco de la Provincia de Buenos Aires	6/30/91	1	23.4	185.9	15.6	2.1	NY(A)
9,055#		6/30/90	1	19.4	303.3	36.7	6.4	
	Banco Rio de la Plata, Buenos Aires	6/30/91	1	2.5	174.1	113.3	23.7	NY*(B)
734		6/30/90	1	0.8	104.5	38.2	20.4	
AUSTRALIA	**Australia & New Zealand Banking Group Ltd., Melbourne**	6/30/91	4	277.0	1,069.4	70.8	1.6	LA(A) CHI(B) NY*(B) HOU(A)
67,917		6/30/90	4	237.7	1,096.5	47.7	2.0	
	Commonwealth Bank of Australia, Sydney	6/30/91	2	71.2	257.4	13.0	0.6	LA(A) NY*(B)
44,238		6/30/90	3	30.7	272.2	7.9	0.6	
	National Australia Bank Ltd., Melbourne	6/30/91	3	125.4	1,176.0	12.8	1.7	LA(A) CHI(B) NY*(B)
68,595		6/30/90	4	138.6	1,468.3	43.1	2.9	
	State Bank of New South Wales, Sydney	6/30/91	1	17.9	458.9	148.5	3.4	NY*(B)
13,602		6/30/90	1	20.5	435.3	82.7	4.0	
	State Bank of South Australia, Adelaide	6/30/91	1	0.0	363.6	325.0	2.3	NY(A)
16,062		6/30/90	1	0.0	598.8	0.0	4.8	
	Westpac Banking Corp., Sydney	6/30/91	5	556.1	3,596.4	2,148.7	4.6	LA(B) SF(B) CHI(B) NY*(B) NY*(B)
77,681		6/30/90	5	180.2	2,007.2	1,571.4	2.6	
AUSTRIA	**Creditanstalt-Bankverein, Vienna**	6/30/91	2	33.5	1,577.0	1,174.6	2.9	ATL(A) NY*(B)
54,007		6/30/90	2	49.0	487.6	254.1	1.1	
	Girozentrale und Bank der Oester. Sparkassen, Vienna	6/30/91	2	160.6	2,686.9	1,877.5	9.2	LA(B) NY*(B)
29,203		6/30/90	1	18.8	1,535.6	1,351.5	6.1	
	Z-Laenderbank Bank Austria, A.G., Vienna (a)	6/30/91	1	0.3	838.9	641.0	3.1	NY*(B)
26,968		6/30/90	1	13.6	761.6	263.2	3.3	
BAHRAIN	**Arab Banking Corp., Manama**	6/30/91	1	5.0	335.5	196.3	1.6	NY*(B)
20,549		6/30/90	1	2.8	556.0	456.6	2.6	
	Bahrain Middle East Bank, Manama	6/30/91	1	82.3	112.4	10.0	18.4	NY(A)
612		6/30/90	1	114.5	163.6	29.1	25.5	
	Gulf International Bank, Manama	6/30/91	1	0.0	341.8	336.2	5.2	NY*(B)
6,584		6/30/90	1	1.3	351.1	344.0	3.6	
BELGIUM	**ASLK-CGER Bank, Brussels**	6/30/91	1	0.0	740.4	60.0	1.4	NY*(B)
51,221		6/30/90	1	0.0	286.4	0.0	0.7	
	Banque Bruxelles Lambert, Brussels	6/30/91	1	2.8	1,668.3	1,200.6	2.6	NY*(B)
63,310		6/30/90	1	19.3	876.9	662.7	1.7	
	Generale Banque, Brussels	6/30/91	2	12.6	1,380.6	1,050.3	1.8	NY*(B) NY*(I)
75,417		6/30/90	2	59.6	1,823.2	1,679.3	2.7	
	Kredietbank N.V., Brussels	6/30/91	1	49.3	643.3	22.4	1.2	NY*(B)
54,751		6/30/90	1	49.4	294.8	38.2	0.6	
BERMUDA	**Bank of Bermuda Ltd., Hamilton**	6/30/91	1	10.1	225.4	67.9	4.0	NY(C)
5,670		6/30/90	1	12.1	213.7	35.8	4.4	
BOLIVIA	**Banco Boliviano Americano, La Paz(*)**	6/30/91	1	0.0	0.8	0.0		MIA(A)
N.A.		6/30/90						
	Banco de Santa Cruz de la Sierra, Santa Cruz (*)	6/30/91	1	0.0	5.1	3.1	2.4	MIA(A)
208		6/30/90						
BRAZIL	**Banco Bamerindus do Brasil, Curitiba**	6/30/91	1	23.7	272.5	138.9	3.9	NY*(B)
6,946#		6/30/90	1	86.1	164.3	59.9		
	Banco Bandeirantes, Sao Paulo	6/30/91	1	0.0	4.0	0.0	0.8	NY*(B)
518		6/30/90	1	0.0	5.6	0.0		
	Banco Bradesco, Sao Paulo	6/30/91	1	6.4	51.2	3.4	0.4	NY*(B)
13,004		6/30/90	1	6.5	65.0	11.9	0.3	
	Banco de Credito Nacional, Sao Paulo	6/30/91	1	21.6	90.2	3.5	4.1	NY*(B)
2,191		6/30/90	1	44.5	198.4	4.4	6.5	
	Banco do Brasil, Brasilia	6/30/91	4	840.4	1,284.9	846.6	1.7	LA*(A) SF*(A) MIA(A) NY(B)
75,767		6/30/90	4	293.1	1,456.4	523.2	1.4	
	Banco do Estado de Sao Paulo	6/30/91	3	393.7	800.7	420.5	5.8	SF(A) MIA(A) NY*(B)
13,922		6/30/90	3	280.7	1,083.5	686.6	6.4	
	Banco do Estado do Parana, Curitiba	6/30/91	1	0.0	16.0	15.8	0.7	NY*(B)
2,247		6/30/90	1	0.0	26.0	15.7		
	Banco do Estado do Rio de Janeiro	6/30/91	1	0.0	3.3	0.1	0.1	NY*(B)
2,242		6/30/90	1	0.0	27.0	21.0		
	Banco do Estado do Rio Grande do Sul, Porto Allegre	6/30/91	1	0.0	3.8	0.0	0.2	NY*(B)
1,980		6/30/90	1	0.0	3.4	0.0		
	Banco Economico, Salvador	6/30/91	1	0.5	20.5	6.9	0.5	NY*(B)
4,308		6/30/90	1	0.9	24.7	7.2	0.4	
	Banco Itau, Sao Paulo	6/30/91	1	11.3	87.9	3.3	0.9	NY*(B)
9,624		6/30/90	1	15.8	79.2	0.2	0.5	
	Banco Mercantil de Sao Paulo	6/30/91	1	0.0	44.0	0.1	3.2	NY*(B)
1,380		6/30/90	1	3.4	72.2	0.1		
	Banco Nacional, Rio de Janeiro	6/30/91	2	32.5	265.1	189.4	6.2	MIA(A) NY*(B)
4,268		6/30/90	2	40.7	253.0	158.9	4.6	
	Banco Real, Sao Paulo	6/30/91	6	35.0	183.1	38.0	3.2	LA(A) DC(B) MIA(A) CHI(E) NY*(B) HOU(E)
5,746		6/30/90	6	54.0	598.7	86.0	9.4	
	Banco Safra, Sao Paulo	6/30/91	1	32.4	413.3	293.1	17.4	NY(C)
2,380		6/30/90	1	34.2	391.3	305.0	11.5	
	Uniao de Bancos Brasileros, Rio de Janiero	6/30/91	1	9.1	59.9	9.6	1.4	NY*(B)
4,223		6/30/90	1	16.2	81.2	14.2	1.1	
CANADA	**Bank of Montreal**	6/30/91	19	5,684.1	20,125.4	10,948.4	28.0	Phoenix, Ariz.(C) LA(C) CHI*(B) CHI*(C)
71,786		6/30/90	18	5,261.8	18,982.2	9,779.3	29.3	Barrington, Ill.*(C) Batavia*(C) Frankfort(C) Glencoe*(C) Libertyville*(C) Hinsdale*(C) Naperville*(C) Roselle*(C) St. Charles*(C) Summit*(C) Wilmette*(C) Winnetka*(C) NY(B) NY(E) HOU(A)
	Bank of Nova Scotia, Toronto	6/30/91	9	7,963.4	16,783.7	2,935.4	24.7	SF(A) ATL(A) BOS(B) NY*(B)
68,080		6/30/90	9	2,449.2	7,622.9	2,243.7	12.2	POR(B) Hato Rey, P.R.(C) Charlotte Amalie, V.I.(3B)
	Canadian Imperial Bank of Commerce, Toronto	6/30/91	7	863.4	8,473.4	3,575.2	9.4	LA(A) LA(C) SF(A) ATL(A)
89,894		6/30/90	7	530.6	4,074.6	1,379.6	5.2	CHI(B) NY*(B) NY*(C)
	National Bank of Canada, Montreal	6/30/91	4	79.4	3,017.9	3,062.5	11.5	LA(A) ATL(A) CHI(B) NY*(B)
28,907		6/30/90	4	87.1	2,395.2	2,123.3	8.1	

Data Sources: American Banker survey and federal regulatory reports of condition. **(#)**— Parent bank did not respond to the world bank survey. Assets are from *Thomson Bank Directory, International Edition*. **(a)**— Formerly Oesterreichische Landerbank. It merged with Zentralsparkasse und Kommerzbank A.G. in October 1991.

For all other footnotes see page 24A

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Country Roundup of Foreign Banks in the U.S.

Foreign banks in the U.S. are listed alphabetically within country along with their U.S. banking offices and the total combined assets, deposits, and business loans in U.S. offices. Data are as of June 30, 1991, compared with June 30, 1990 (dollar amounts in millions)

Home Country and Parent Parent Company's Assets 12/31/90			No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
CANADA (Continued)	**Royal Bank of Canada, Montreal**	6/30/91	9	841.7	5,679.6	4,680.2	5.7	LA(A);MIA(A);ATL(A);
	98,927	6/30/90	8	912.5	5,166.1	3,253.9	5.8	Buffalo, N.Y.(B);NY*(2B);POR(B); Hato Rey, P.R.(B);Santurce, P.R.(C)
	Toronto Dominion Bank	6/30/91	5	588.3	2,926.6	74.1	5.7	LA(A);CHI(B);NY*(B);NY*(C);HOU(A);
	51,267	6/30/90	5	564.8	4,648.6	597.4	9.7	
CAYMAN ISLES	**Atlantic Security Bank**	6/30/91	1	22.5	61.1	53.7	13.7	MIA(A)
	351#	6/30/90	1	25.4	91.0	80.1	22.8	
CHILE	**Banco de Chile, Santiago**	6/30/91	1	15.5	132.4	112.4	2.8	NY*(B)
	4,810	6/30/90	1	7.5	111.2	96.2	2.4	
CHINA	**Bank of China, Beijing**	6/30/91	3	217.6	1,477.6	430.1	1.1	LA(B);NY*(2B)
	140,156	6/30/90	3	132.0	1,169.8	383.4		
COLOMBIA	**Banco Cafetero, Bogota**	6/30/91	1	33.3	176.3	151.8	12.0	MIA(E)
	1,468#	6/30/90	1	42.1	177.4	166.2	12.1	
	Banco Colpatria, Bogota	6/30/91	1	0.0	2.2	0.0		MIA(A)
	N.A.	6/30/90	1	0.0	2.1	0.0	1.1	
	Banco de Bogota	6/30/91	3	66.9	294.1	231.2	34.8	MIA(E);NY*(B);NY*(C)
	844	6/30/90	3	84.9	307.6	254.5	27.2	
	Banco de Colombia, Bogota	6/30/91	1	41.4	186.7	168.9	14.4	MIA*(C)
	1,254#	6/30/90	1	52.6	188.7	179.6		
	Banco Ganadero, Bogota	6/30/91	1	8.1	186.0	174.1	17.3	MIA(A)
	1,074	6/30/90	1	3.6	147.3	145.4	15.4	
DENMARK	**Aktivbanken, Vejle**	6/30/91	2	103.0	326.0	218.3	11.9	Long Beach, Calif.*(A);Long Beach, Calif.*(C)
	2,729	6/30/90	2	122.3	356.9	263.3	15.9	
	Danske Bank, Copenhagen	6/30/91	1	233.1	966.0	516.3	1.6	NY*(B)
	61,879	6/30/90	2	404.0	814.5	301.2	2.6	
	Unibank, Copenhagen	6/30/91	2	55.6	341.8	50.2	0.7	NY*(2B)
	50,488	6/30/90	2	102.5	410.7	81.3	1.0	
ECUADOR	**Banco del Pacifico, Guayaquil**	6/30/91	1	16.1	190.3	177.6	41.4	MIA*(C)
	456#	6/30/90	1	8.9	171.3	159.0	45.2	
	Banco del Pichincha, Quito	6/30/91	1	1.6	109.0	59.2	59.6	MIA(A)
	183	6/30/90	1	0.4	79.8	36.0	43.4	
EGYPT	**Arab African International Bank, Cairo**	6/30/91	1	0.0	20.3	0.6	1.1	NY*(B)
	1,985	6/30/90	1	0.0	67.7	0.5		
EL SALVADOR	**Banco Agricola Commercial de El Salvador, San Salvador**	6/30/91	2	0.0	0.9	0.0	0.3	LA(A);SF(A)
	359	6/30/90	2	0.0	0.9	0.0	0.3	
FINLAND	**Kansallis-Osake-Pankki, Helsinki**	6/30/91	1	544.8	1,235.0	216.2	2.7	NY*(B)
	45,137	6/30/90	1	596.5	1,213.0	233.6	3.3	
	Postipankki, Ltd., Helsinki (+)	6/30/91	1	154.5	862.7	773.7	3.4	NY*(B)
	25,031	6/30/90						
	Skopbank, Helsinki	6/30/91	1	134.7	328.3	17.0	1.3	NY*(d)
	25,653	6/30/90	1	66.8	156.2	0.7	0.7	
	Union Bank of Finland, Ltd., Helsinki	6/30/91	2	176.0	956.7	537.9	2.5	NY*(B);NY(I)
	17,666	6/30/90	2	221.8	1,325.0	615.1	3.6	
FRANCE	**BAII Bank Group, Paris**	6/30/91	1	0.0	75.1	16.0		NY(I)
		6/30/90	1	12.1	119.0	27.3		
	Banque Francaise du Commerce Exteneur, Paris	6/30/91	1	52.6	910.6	647.4	1.9	NY*(B)
	47,025	6/30/90	1	121.8	801.0	474.9	2.1	
	Banque Indosuez, Paris	6/30/91	3	164.8	4,908.5	833.8	7.2	LA(B);NY*(B);HOU(A)
	66,002	6/30/90	3	198.7	3,231.8	233.8	5.8	
	Banque Internationale pour L'Afrique Occidentale, Paris	6/30/91	1	0.0	0.0	0.0	0.0	NY*(A)
	4,600#	6/30/90	1	7.3	8.1	2.8		
	Banque Nationale de Paris	6/30/91	8	2,250.7	12,177.2	7,711.1	4.2	LA(A);SF(A);Walnut Creek, Calif.(C);
	291,873	6/30/90	8	2,283.3	10,163.0	5,675.2	4.4	MIA(A);CHI(B);NY*(B);NY*(I); HOU(A)
	Banque Paribas, Paris	6/30/91	4	852.5	2,486.4	1,053.6	2.2	LA(A);CHI(B);NY*(B);HOU(A)
	111,555	6/30/90	4	854.0	2,770.8	810.3	3.4	
	Banque Sudameris, Paris	6/30/91	1	51.7	635.9	612.6		MIA(A)
	N.A.	6/30/90	1	49.9	622.1	578.3	9.2	
	CIC-Union Europeenne, International et Cie, Paris	6/30/91	1	639.1	1,798.5	1,303.4	22.2	NY*(B)
	8,117	6/30/90	1	530.7	1,061.9	807.3	14.9	
	Credit Agricole Mutuel, Paris	6/30/91	2	76.6	2,123.4	1,311.8	0.7	CHI*(B);NY(B)
	305,206	6/30/90	3	100.6	981.8	155.8	0.4	
	Credit Commercial de France, Paris	6/30/91	1	28.0	705.4	365.7	1.3	NY*(B)
	55,675	6/30/90	1	42.6	811.9	232.6	1.8	
	Credit du Nord, Lille	6/30/91	1	0.5	411.6	403.4	1.5	NY*(B)
	26,600	6/30/90	1	0.8	369.6	324.8	1.8	
	Credit Local de France, Paris (+)	6/30/91	1	0.0	0.3	0.0		NY*(B)
	N.A.	6/30/90						
	Credit Lyonnais, Paris	6/30/91	6	417.1	14,191.2	5,564.1	4.9	LA*(B);SF*(A);MIA(A);ATL(A);CHI(B);NY(B)
	267,330	6/30/90	6	398.2	7,318.2	3,306.1	3.5	
	Credit Nacional, Paris	6/30/91	1	99.7	110.4	0.0		NY(A)
	N.A.	6/30/90	1	86.6	89.4	0.0		
	Societe de Banque Privee, Paris	6/30/91	1	3.0	10.0	0.0	9.8	NY(A)
	102	6/30/90	1	6.1	14.8	0.0		
	Societe Generale, Paris	6/30/91	4	1,210.6	9,772.0	5,983.2	4.4	LA(B);CHI(B);NY*(B);HOU(A)
	219,983	6/30/90	4	575.4	4,792.0	3,256.6	2.7	
GERMANY	**Bank fuer Gemeinwirtschaft, Frankfurt**	6/30/91	1	0.0	3.4	0.3		NY*(B)
	40,121	6/30/90	1	0.6	217.1	184.0	0.6	
	Bayerische Hypotheken -und Wechsel Bank, Munich	6/30/91	1	224.6	630.4	509.2	0.5	NY*(B)
	116,411	6/30/90	1	6.9	586.6	564.9	0.7	
	Bayerische Landesbank Girozentrale, Munich	6/30/91	1	0.4	2,636.3	2,025.9	2.5	NY*(B)
	103,722	6/30/90	1	0.5	1,564.0	1,246.3	1.9	
	Bayerische Vereinsbank, Munich	6/30/91	3	119.4	1,339.8	911.5	1.0	LA*(A);CHI(B);NY(B)
	137,747	6/30/90	4	123.8	1,549.2	1,346.5	1.5	
	Berliner Handels und Frankfurter Bank, Frankfurt	6/30/91	1	42.9	693.5	582.6	2.7	NY*(B)
	25,749	6/30/90	1	62.9	302.7	215.3	1.4	
	Commerzbank, Frankfurt	6/30/91	4	424.2	3,925.2	3,070.8	2.7	LA(B);ATL(A);CHI(B);NY*(B)
	144,166	6/30/90	4	661.4	4,574.1	2,729.7	4.0	
	Deutsch Sudamerikanische Bank, Hamburg	6/30/91	1	73.5	1,230.7	1,171.0	25.5	MIA(A)
	4,832	6/30/90	1	57.2	1,159.8	1,115.5	27.2	

Data Sources: American Banker survey and federal regulatory reports of condition. (#)— Parent bank did not respond to the world bank survey. Assets are from Thomson Bank Directory, International Edition. (+)— American Banker estimate of consolidated assets including U.S. operations.

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Country Roundup of Foreign Banks in the U.S.

Foreign banks in the U.S. are listed alphabetically within country along with their U.S. banking offices and the total combined assets, deposits, and business loans in U.S. offices. Data are as of June 30, 1991, compared with June 30, 1990 (dollar amounts in millions)

Home Country and Parent Parent Company's Assets 12/31/90		No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
GERMANY (Continued)	**Deutsche Bank, Frankfurt**	6/30/91	3	478.8	3,948.1	2,682.3	1.5	LA(B) CHI(B) NY*(B)
266,286		6/30/90	3	491.1	1,984.0	318.9	1.0	
	Deutsche Genossenschaftsbank, Frankfurt	6/30/91	3	175.0	1,238.5	598.5	0.9	LA*(B) ATL(A) NY(B)
136,453		6/30/90	3	189.5	716.5	282.9	0.7	
	Dresdner Bank, Frankfurt	6/30/91	3	562.2	969.3	218.9	0.5	LA*(A) CHI(B) NY(B)
186,936		6/30/90	3	542.0	895.0	103.2	0.6	
	Hessische Landesbank Girozentrale, Frankfort	6/30/91	1	167.4	702.6	592.6	1.4	NY*(B)
51,555		6/30/90	1	74.5	566.8	248.4	1.4	
	Norddeutsche Landesbank Girozentrale, Hannover (e)	6/30/91	1	0.0	96.2	61.4	0.1	NY*(B)
82,146		6/30/90						
	Vereins und Westbank, Hamburg	6/30/91	1	7.0	362.6	352.3	2.5	MIA(A)
14,679		6/30/90	1	129.2	794.7	718.8	6.3	
	Westdeutsche Landesbank Girozentrale, Duesseldorf	6/30/91	1	410.3	3,434.8	586.8	2.5	NY*(B)
135,824		6/30/90	1	183.6	2,045.9	807.2	2.0	
GREECE	**National Bank of Greece, Athens**	6/30/91	5	336.7	1,190.8	1,025.5	4.1	CHI(B) BOS*(3B) NY(C)
28,877		6/30/90	5	308.1	1,185.6	1,036.1	4.6	
HONG KONG	**Bank of East Asia Ltd.**	6/30/91	3	17.3	217.2	71.5	3.6	LA(B) NY*(2B)
6,004		6/30/90	2	11.7	186.3	49.6	3.8	
	Chekiang First Bank Ltd.	6/30/91	1	14.2	274.5	271.8	12.4	SF(A)
2,213		6/30/90	1	14.7	253.9	250.8	26.6	
	Dah Sing Bank Ltd.	6/30/91	1	0.0	36.1	35.7	3.0	SF(B)
1,218#		6/30/90	1	0.0	30.7	30.2	3.2	
	Hang Seng Bank Ltd.	6/30/91	2	25.1	302.0	267.4	1.1	SF(B) NY*(B)
27,612		6/30/90	2	25.5	260.9	232.9	1.2	
	Hongkong & Shanghai Banking Corp.	6/30/91	16	4,836.8	19,629.6	14,835.4	13.2	LA(B) SF(B) Agana, Guam(B)
148,488		6/30/90	17	5,455.7	24,691.5	18,691.1	18.6	CHI(B) Buffalo, N.Y.*(C) NY*(8B) POR(B) HOU(A) SEA(B)
	Ka Wah Bank Ltd.	6/30/91	2	55.4	174.0	137.5	12.3	LA*(B) NY(B)
1,419		6/30/90	2	39.5	152.6	132.6	13.5	
	Liu Chong Hing Bank	6/30/91	1	17.3	42.5	42.1	3.0	SF(A)
1,440		6/30/90	1	2.2	35.6	34.4	3.0	
	Nanyang Commercial Bank Ltd.	6/30/91	1	17.8	29.7	17.6	0.6	SF*(B)
5,270		6/30/90	1	19.2	31.2	23.4	0.7	
	Shanghai Commercial Bank Ltd.	6/30/91	2	33.4	273.5	258.4	7.5	SF(A) NY(B)
3,655		6/30/90	2	52.4	278.1	266.0	9.4	
	Wing Lung Bank Ltd.	6/30/91	1	8.5	23.2	18.0	1.0	LA*(B)
2,429		6/30/90	1	3.1	19.2	17.7	1.0	
INDIA	**Bank of Baroda, Bombay**	6/30/91	1	24.0	56.0	21.6	0.7	NY*(B)
8,441		6/30/90	1	53.1	106.4	23.9	1.2	
	Bank of India, Bombay	6/30/91	2	120.2	220.6	134.0	2.0	SF(A) NY*(B)
10,876		6/30/90	2	150.0	230.6	112.9	2.3	
	State Bank of India, Bombay	6/30/91	6	167.5	406.4	196.7	0.8	LA(A) LA(C) CHI(B) NY*(3B)
48,550		6/30/90	6	156.6	499.2	113.0	1.1	
INDONESIA	**Bank Bumi Daya, Jakarta**	6/30/91	1	82.2	523.3	4.5	6.3	NY*(B)
8,343#		6/30/90	1	66.8	242.5	2.1	3.1	
	Bank Degang Negara, Jakarta	6/30/91	2	124.5	381.7	280.1	4.6	LA(A) NY(A)
8,343		6/30/90	2	93.8	450.1	323.3	6.7	
	Bank Eksapor Impor Indonesia, Jakarta	6/30/91	1	45.9	194.5	56.3	4.8	NY*(B)
4,020#		6/30/90	1	49.5	452.7	295.7		
	Bank Negara Indonesia 1946, Jakarta	6/30/91	1	24.6	527.3	363.4	4.5	NY*(B)
11,811		6/30/90	1	41.5	626.2	340.5	6.3	
	Bank Rakyat Indonesia, Jarkarta	6/30/91	1	36.1	134.5	112.5	1.4	NY(A)
N9,580		6/30/90	1	37.3	247.0	133.3	2.9	
	PT Bank Bali, Jakarta (e)	6/30/91	1	0.4	13.2	1.1	0.9	LA(A)
1,530		6/30/90						
	PT Bank Central Asia, Jakarta	6/30/91	1	36.6	121.3	31.7	3.0	NY*(B)
4,064		6/30/90	1	37.3	95.8	17.5	4.0	
	PT Bank Niaga, Jakarta	6/30/91	1	113.5	178.2	91.5	10.0	LA(A)
1,776		6/30/90	1	139.2	190.2	111.1		
IRAN	**Bank Melli Iran, Tehran**	6/30/91	2	0.0	64.2	5.7	0.1	LA(A) NY(A)
78,263		6/30/90	2	0.0	12.2	3.6		
	Bank Saderat Iran, Tehran	6/30/91	1	0.0	17.0	6.3		NY(A)
55,145		6/30/90	1	0.0	6.1	2.1		
	Bank Sepah, Tehran	6/30/91	1	0.0	0.8	0.0	0.0	NY(A)
29,611#		6/30/90	1	0.0	0.0	0.0		
IRELAND	**Allied Irish Banks Plc, Dublin**	6/30/91	4	1,332.8	7,253.6	5,977.3	25.9	Millsboro, Del.(C) CHI(B)
28,036		6/30/90	4	1,495.1	7,102.5	5,515.3	28.2	Baltimore*(C) NY(B)
	Bank of Ireland, Dublin	6/30/91	4	425.4	2,686.2	2,097.7	11.5	Portland, Me.(C) Concord, N.H.*(T)
23,265		6/30/90	9	559.2	2,624.5	2,199.9	12.4	Manchester, N.H.*(C) NY(B)
ISRAEL	**Bank Hapoalim, Tel-Aviv**	6/30/91	10	1,218.8	2,574.1	1,710.1	7.1	LA*(B) SF*(B) Miami Beach, Fla.(A)
36,144		6/30/90	11	949.8	2,742.3	1,985.9	7.9	CHI(B) BOS(B) NY(4B) PHI(B)
	Bank Leumi le-Israel, Tel-Aviv	6/30/91	7	1,188.0	3,746.3	3,391.2	12.2	LA*(2B) Miami Beach, Fla.(A)
30,608		6/30/90	7	1,478.6	4,127.5	3,723.6	13.9	CHI(B) NY(A) NY(C) PHI(B)
	Israel Discount Bank, Tel-Aviv	6/30/91	5	670.1	4,877.5	4,486.0	29.0	Beverly Hills, Calif.(A) Miami Beach, Fla.(2A)
16,791		6/30/90	5	706.1	5,107.9	4,699.8	31.9	NY*(B) NY*(C)
	United Mizrahi Bank Ltd., Tel-Aviv	6/30/91	3	135.9	564.7	413.2	6.9	LA*(B) NY(A) NY(C)
8,042		6/30/90	3	152.1	545.8	470.4	7.4	
ITALY	**Banca Commerciale Italiana, Milan**	6/30/91	3	905.5	4,301.9	421.6	4.6	LA(A) CHI(B) NY*(B)
92,847		6/30/90	3	804.4	4,188.0	226.7	4.7	
	Banca Nazionale del Lavoro, Rome	6/30/91	5	954.0	8,615.2	919.8	6.3	LA(A) MIA(A) ATL(A) CHI(B) NY*(B)
137,714		6/30/90	5	783.8	8,580.3	798.4	8.2	
	Banca Nazionale dell Agricoltura, Rome	6/30/91	1	59.7	757.4	32.6	2.7	NY*(B)
28,480		6/30/90	1	72.6	597.2	295.8	2.3	
	Banco di Napoli, Naples	6/30/91	1	168.0	5,968.3	4,435.8	8.1	NY*(B)
73,506		6/30/90	1	3,066.9	8,595.1	4,996.5	12.8	
	Banco di Roma	6/30/91	4	2,438.1	9,812.3	4,593.0	15.9	SF(A) CHI(B) NY*(B) HOU(A)
61,819		6/30/90	4	2,230.2	8,051.7	3,366.6	12.5	
	Banco di Santo Spirito, Rome	6/30/91	1	514.5	1,808.3	125.1	7.0	NY*(B)
25,832		6/30/90	1	173.8	986.5	108.7	4.8	

Data Sources: American Banker survey and federal regulatory reports of condition. **(#)**— Parent bank did not respond to the world bank survey. Assets are from *Thomson Bank Directory, International Edition*.

For all other footnotes see page 24A

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Country Roundup of Foreign Banks in the U.S.

Foreign banks in the U.S. are listed alphabetically within country along with their U.S. banking offices and the total combined assets, deposits, and business loans in U.S. offices. Data are as of June 30, 1991, compared with June 30, 1990 (dollar amounts in millions)

Home Country and Parent Parent Company's Assets 12/31/90		No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
ITALY (Continued)	**Banco di Sicilia, Palermo**	6/30/91	2	248.8	796.4	121.5	2.0	LA(A) NY*(B)
	40,432	6/30/90	2	281.7	955.0	126.1	2.6	
	Banco Popolare di Milano, Milan	6/30/91	1	896.0	2,184.3	1,602.6	6.9	NY*(B)
	31,666	6/30/90	1	491.6	1,682.8	1,228.3	7.0	
	Cassa di Risparmio delle Provincie Lombarde, Milan	6/30/91	1	126.7	1,242.8	919.3	1.2	NY*(B)
	99,946	6/30/90	1	160.8	1,188.1	622.6	1.8	
	Cassa di Risparmio di Torino, Turin	6/30/91	1	219.T	1,638.5	157.7	6.5	NY*(B)
	25,069	6/30/90	1	263.3	1,601.8	187.7	7.8	
	Credito Italiano, Milan	6/30/91	2	525.0	2,587.7	185.8	3.1	LA(A) NY*(B)
	82,564	6/30/90	2	381.2	2,267.6	159.6	3.0	
	Istituto Bancario San Paolo di Torino, Turin	6/30/91	3	769.9	4,659.4	1,970.3	3.5	LA*(B) LA*(C) NY(B)
	133,487	6/30/90	3	1,309.0	6,006.6	1,838.0	5.6	
	Monte dei Paschi di Siena	6/30/91	1	409.1	2,278.8	193.5	2.3	NY*(B)
	97,935	6/30/90	1	302.1	1,885.3	273.8	2.5	
JAPAN	**Ashikaga Bank, Ltd., Utsunomiya**	6/30/91	1	216.7	656.2	527.7	1.4	NY*(B)
	46,015	6/30/90	1	188.6	541.4	415.2	1.3	
	Bank of Fukuoka, Ltd.	6/30/91	1	54.9	933.7	798.3	2.0	NY*(B)
	47,189	6/30/90	1	59.0	760.0	452.0	1.9	
	Bank of Kinki, Ltd., Osaka	6/30/91	1	29.2	180.5	133.8	1.0	NY*(B)
	18,401	6/30/90	1	3.0	84.8	29.1	0.5	
	Bank of Kyoto, Ltd.	6/30/91	1	55.7	626.8	565.0	2.5	NY*(B)
	25,475	6/30/90	1	36.6	623.5	394.5	2.9	
	Bank of Nagoya Ltd. (e)	6/30/91	1	15.0	108.6	83.9	0.6	NY*(B)
	17,687	6/30/90						
	Bank of Osaka Ltd. (e)	6/30/91	1	0.0	2.0	0.0		NY*(B)
	15,394	6/30/90						
	Bank of Tokyo Ltd.	6/30/91	11	13,198.8	50,567.6	27,856.9	22.7	LA*(A) SF*(A) SF*(C)
	223,185	6/30/90	10	13,675.8	47,888.9	22,866.8	23.9	Coral Gables, Fla.(A) ATL(A) Honolulu(A) CHI(B) NY(B) NY(C) POR(B) SEA(B)
	Bank of Yokohama Ltd.	6/30/91	2	832.9	1,958.0	1,233.9	2.0	LA(A) NY*(B)
	98,403	6/30/90	2	739.5	1,766.7	888.5	2.2	
	Chiba Bank Ltd.	6/30/91	2	308.6	1,483.2	657.8	2.4	LA*(A) NY*(B)
	62,646	6/30/90	2	211.8	2,440.4	1,728.1	4.2	
	Chuo Trust & Banking Co. Ltd., Tokyo	6/30/91	2	880.5	3,750.6	1,923.8	4.6	LA(A) NY*(B)
	81,135	6/30/90	2	890.1	3,664.6	1,537.6	5.2	
	Dai-Ichi Kangyo Bank Ltd., Tokyo	6/30/91	6	8,102.0	28,793.9	11,670.6	6.7	LA*(A) LA*(C) SF*(A) ATL(A) CHI(B) NY(B)
	428,167	6/30/90	6	8,061.2	35,205.0	14,748.9	8.7	
	Daishi Bank, Ltd., Niigata	6/30/91	1	30.3	286.1	249.8	1.2	NY*(B)
	23,119	6/30/90	1	5.0	85.9	55.9	0.4	
	Daiwa Bank Ltd., Osaka	6/30/91	11	4,151.7	12,081.5	4,685.8	7.1	LA(2A) SF(A) MIA(A) Tampa, Fla.(A) CHI(B) BOS(B) NY*(B) NY*(C) PIT(B) DAL(A)
	171,239	6/30/90	11	3,633.2	11,032.9	3,771.5	7.1	
	Fuji Bank Ltd., Tokyo	6/30/91	8	7,869.3	33,392.1	11,471.5	8.4	LA(A) SF(A) SF(E) ATL(A) CHI(B) NY*(B) NY*(C) HOU(A)
	399,545	6/30/90	8	8,424.5	31,369.0	11,066.0	8.7	
	Fukuoka City Bank, Ltd.	6/30/91	1	37.8	301.9	288.4	1.6	NY*(B)
	18,717	6/30/90	1	5.0	105.4	24.0	0.7	
	Fukutoku Bank Ltd., Osaka (e)	6/30/91	1	21.4	169.6	146.1	1.1	NY*(B)
	15,885	6/30/90						
	Gunma Bank, Ltd., Maebashi	6/30/91	1	225.2	975.5	891.0	2.7	NY*(B)
	36,743	6/30/90	1	143.1	784.7	503.7	2.5	
	Hachijuni Bank Ltd., Nagano	6/30/91	1	147.7	643.7	471.4	1.6	NY*(B)
	39,586	6/30/90	1	183.6	798.6	438.8	2.2	
	Hiroshima Bank, Ltd.	6/30/91	1	400.3	1,674.1	1,637.6	3.7	NY*(B)
	44,937	6/30/90	1	384.0	1,464.9	1,359.6	3.7	
	Hokkaido Bank, Ltd., Sapporo	6/30/91	1	210.4	975.2	890.7	3.7	NY*(B)
	26,464	6/30/90	1	222.4	658.7	331.1	3.0	
	Hokkaido Takushoku Bank Ltd., Sapporo	6/30/91	3	1,271.6	2,955.3	1,960.9	3.8	LA*(A) NY(B) SEA(B)
	77,396	6/30/90	3	1,263.2	3,243.5	1,571.5	4.6	
	Hokuriku Bank Ltd., Toyama	6/30/91	1	478.7	903.3	734.6	1.6	NY*(B)
	56,306	6/30/90	1	455.0	1,048.6	720.7	1.8	
	Hyakujushi Bank Ltd., Takamatsu	6/30/91	1	188.3	1,070.9	922.4	4.3	NY*(B)
	25,161	6/30/90	1	162.7	905.0	672.8	4.4	
	Hyogo Bank Ltd., Kobe	6/30/91	1	5.7	129.1	3.6	0.4	NY*(B)
	29,932	6/30/90	1	0.0	35.3	15.0	0.1	
	Industrial Bank of Japan Ltd., Tokyo	6/30/91	8	9,837.8	33,742.1	13,699.6	11.6	LA(A) MIA(E) ATL(A) CHI(B) NY*(B)
	290,067	6/30/90	7	8,634.3	33,495.8	17,729.3	13.0	NY*(2C) NY*(I)
	Iyo Bank, Ltd., Matsuyama	6/30/91	1	36.7	690.9	645.2	2.0	NY*(B)
	23,327	6/30/90	1	13.3	248.1	181.2	1.3	
	Joyo Bank Ltd., Mito	6/30/91	1	90.7	1,630.5	1,483.0	3.2	NY*(B)
	51,607	6/30/90	1	128.8	2,008.5	1,169.1	3.7	
	Juroku Bank, Ltd., Gifu	6/30/91	1	6.6	132.7	111.0	0.5	NY*(B)
	25,856	6/30/90	1	0.0	15.0	0.0	0.1	
	Kiyo Bank Ltd., Wakayama (e)	6/30/91	1	27.3	298.5	215.6	1.4	NY*(B)
	21,531	6/30/90						
	Kyowa Saitama Bank Ltd., Tokyo (b)	6/30/91	5	3,181.4	8,076.9	2,932.6	3.7	LA*(2A) LA*(C) CHI(B) NY(B)
	217,182	6/30/90	7	3,330.7	9,537.1	3,554.9	4.9	
	Long-Term Credit Bank of Japan Ltd., Tokyo	6/30/91	4	6,779.1	14,182.6	8,300.2	7.1	LA(A) CHI(B) NY*(B) NY*(C)
	200,679	6/30/90	4	5,885.4	13,693.5	5,126.5	7.5	
	Mitsubishi Bank Ltd., Tokyo	6/30/91	6	9,784.7	42,736.2	27,844.0	10.9	LA*(B) SF*(C) CHI(B) NY(B) NY(E) HOU(A)
	391,528	6/30/90	7	9,351.9	37,801.7	20,872.5	10.5	
	Mitsubishi Trust & Banking Corp., Tokyo	6/30/91	4	4,153.9	12,102.6	4,147.2	5.1	LA(A) CHI(B) NY*(B) NY*(C)
	237,696	6/30/90	4	3,502.2	14,188.0	5,203.3	6.6	
	Mitsui Trust & Banking Co. Ltd., Tokyo	6/30/91	4	4,734.4	10,962.9	4,451.8	5.2	LA(A) CHI(B) NY*(B) NY*(C)
	210,935	6/30/90	4	4,299.4	11,768.2	4,267.0	6.4	
	Nippon Credit Bank Ltd., Tokyo	6/30/91	2	4,226.7	8,499.2	2,592.3	6.6	LA(A) NY*(B)
	128,321	6/30/90	2	4,332.5	8,144.6	2,455.5	7.2	
	Nishi-Nippon Bank Ltd., Fukuoka (e)	6/30/91	1	0.0	0.0	0.0		NY(B)
	27,563	6/30/90						
	Norinchukin Bank, Tokyo	6/30/91	1	366.0	5,854.1	3,278.4	2.3	NY*(B)
	249,667	6/30/90	1	245.0	4,021.2	3,630.3	1.8	

Data Sources: American Banker survey and federal regulatory reports of condition. **(b)**— On April 1, 1991, Kyowa Bank and Saitama Bank merged to form Kyowa Saitama Bank, Ltd. The 1990 data are combined data for the 4 former offices Kyowa Bank U.S. offices and the 3 former Saitama Bank U.S. offices. The assets for the parent bank are pro forma assets as of March 31, 1991.

For all other footnotes see page 24A

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Country Roundup of Foreign Banks in the U.S.

Foreign banks in the U.S. are listed alphabetically within country along with their U.S. banking offices and the total combined assets, deposits, and business loans in U.S. offices. Data are as of June 30, 1991, compared with June 30, 1990 (dollar amounts in millions)

Home Country and Parent Parent Company's Assets 12/31/90			No. of Offices	Cibl Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
JAPAN (Continued)	**Ogaki Kyoritsu Bank Ltd., Ogaki (•)**	6/30/91	1	10.9	188.9	115.4	1.0	NY*(B)
	18,636	6/30/90						
	Sakura Bank Ltd., Tokyo (a)	6/30/91	9	7,353.6	19,301.4	7,101.6	4.7	LA*(A) LA*(C) SF*(A) ATL(A) CHI(B)
	408,754	6/30/90	6	8,026.2	22,209.9	10,989.7	6.0	NY(B) NY(C) HOU(A) SEA(B)
	Sanwa Bank Ltd., Osaka	6/30/91	8	6,820.8	34,938.7	15,430.2	8.7	LA*(B) SF*(B) SF*(C) ATL(A) CHI(B)
	402,699	6/30/90	8	7,975.9	35,473.7	17,849.6	10.0	BOS(B) NY(B) DAL(A)
	77 Bank Ltd., Sendai (•)	6/30/91	1	36.7	123.9	65.0	0.4	NY*(B)
	28,168	6/30/90						
	Shiga Bank Ltd., Otsu (•)	6/30/91	1	0.0	51.3	51.0	0.2	NY*(B)
	22,399	6/30/90						
	Shizuoka Bank Ltd.	6/30/91	2	170.3	2,210.3	2,014.9	4.1	LA*(B) NY(A)
	53,950	6/30/90	2	109.5	1,313.9	786.8	2.7	
	Shoko Chukin Bank, Tokyo	6/30/91	1	145.6	1,620.9	1,333.3	1.6	NY*(B)
	102,673	6/30/90	1	94.1	1,175.1	997.7	1.4	
	Sumitomo Bank Ltd., Osaka	6/30/91	7	7,852.6	26,868.8	18,096.0	6.6	LA*(B) SF*(A) SF*(C) ATL(A)
	409,161	6/30/90	7	8,008.1	24,183.1	14,092.9	6.6	CHI(B) NY(B) HOU(A)
	Sumitomo Trust & Banking Co. Ltd., Osaka	6/30/91	3	2,410.6	10,748.6	5,944.8	4.9	LA(A) NY*(B) NY*(C)
	218,916	6/30/90	3	1,672.3	8,930.8	3,964.2	4.7	
	Suruga Bank Ltd., Numazu	6/30/91	1	77.6	441.6	435.6	2.0	NY*(B)
	21,646	6/30/90	1	52.9	360.4	289.8	1.9	
	Tokai Bank Ltd., Nagoya	6/30/91	5	4,668.8	16,596.0	4,980.3	6.6	LA*(A) LA*(C) ATL(A) CHI(B) NY(B)
	249,751	6/30/90	5	4,779.3	18,195.3	5,381.1	8.0	
	Tokyo Tomin Bank Ltd.	6/30/91	1	22.7	376.5	359.9	2.3	NY*(B)
	16,520	6/30/90	1	25.9	402.3	303.5	3.0	
	Toyo Trust & Banking Co. Ltd., Tokyo	6/30/91	4	2,205.8	5,582.1	3,802.0	3.9	LA(A) CHI(B) NY*(B) NY*(C)
	141,744	6/30/90	3	1,802.0	4,319.4	1,419.5	3.7	
	Yasuda Trust & Banking Co. Ltd., Tokyo	6/30/91	4	3,652.0	13,090.2	5,635.5	7.5	LA(A) LA(B) NY*(B) NY*(C)
	175,552	6/30/90	3	2,924.0	11,689.7	4,253.0	7.4	
	Zenshinren Bank, Tokyo	6/30/91	1	0.2	1,379.2	1,253.3	1.6	NY*(B)
	84,503	6/30/90	1	0.2	1,239.9	875.7	1.7	
JORDAN	**Arab Bank Plc, Amman**	6/30/91	1	8.1	129.3	58.0	1.4	NY*(B)
	9,118	6/30/90	1	11.2	139.3	50.0	1.4	
	Petra Bank, Amman	6/30/91	1	6.9	17.4	15.2		DC(E)
	N.A.	6/30/90	1	19.2	30.1	19.4		
KOREA	**Bank of Seoul**	6/30/91	4	136.7	737.3	65.9	1.4	LA(A) LA(C) NY*(B) Bala Cynwyd, Pa.(B)
	54,226	6/30/90	3	300.5	652.8	40.3	1.3	
	Cho Hung Bank Ltd., Seoul	6/30/91	4	251.8	605.7	61.7	3.2	SF(A) CHI(B) NY*(B) NY*(C)
	24,941	6/30/90	3	170.9	553.3	153.9	2.8	
	Commercial Bank of Korea Ltd., Seoul	6/30/91	4	260.6	1,147.2	228.9	4.2	LA(A) CHI(B) NY*(B) NY*(C)
	27,399	6/30/90	4	137.7	737.8	111.2	3.5	
	Hanil Bank Ltd., Seoul	6/30/91	3	209.3	739.2	229.6	3.1	LA*(A) Santa Fe Springs, Calif.*(C) NY(A)
	23,976	6/30/90	3	225.1	752.3	197.5	3.5	
	Industrial Bank of Korea, Seoul (•)	6/30/91	1	3.9	26.9	8.6	0.2	NY*(B)
	14,268	6/30/90						
	Korea Exchange Bank, Seoul	6/30/91	8	814.1	3,110.2	697.3	11.5	LA(A) LA(C) MIA(A) CHI(B) NY*(3B) SEA(B)
	27,102	6/30/90	7	612.7	2,518.6	752.6	11.1	
	Korea First Bank, Seoul	6/30/91	5	301.8	1,290.7	195.4	5.2	La Palma, Calif.(A) LA(A)
	24,657	6/30/90	4	202.4	1,055.3	97.6	5.3	CHI(B) NY*(B) NY*(C)
	Shinhan Bank, Seoul	6/30/91	1	46.7	303.9	53.1	2.2	NY*(B)
	13,965	6/30/90	1	22.6	179.7	8.1	1.6	
KUWAIT	**Commercial Bank of Kuwait (c)**	6/30/91	1	22.1	209.7	10.5	3.0	NY*(B)
	6,904	6/30/90	2	29.9	374.1	338.9	5.4	
	National Bank of Kuwait (c)	6/30/91	1	12.9	246.5	201.6	1.9	NY*(B)
	13,188	6/30/90	1	9.7	436.7	355.8	3.3	
LUXEMBOURG	**Bank of Credit & Commerce International (d)**	6/30/91	8	1,279.0	9,867.0	8,132.1		LA(A) DC(C) Pensacola, Fla.(C)
	N.A.	6/30/90	10	2,266.6	11,448.1	8,781.4		ATL(C) Silver Spring, Md.(C)
								NY(A) NY(C) McLean, Va.(C)
MALAYSIA	**Bank Bumiputra Malaysia Berhad, Kuala Lumpur**	6/30/91	2	274.4	515.1	246.1	5.5	LA(A) NY*(B)
	9,402	6/30/90	2	274.1	425.2	251.5		
	Malayan Banking Berhad, Kuala Lumpur	6/30/91	1	0.8	376.9	211.1	4.5	NY*(B)
	8,414	6/30/90	1	31.3	295.3	208.7	2.8	
MEXICO	**Banca Serfin, Mexico City**	6/30/91	3	282.7	516.9	40.4	3.8	LA(2A) NY(A)
	13,494	6/30/90	2	296.4	595.6	53.3	7.2	
	Banco Internacional, Mexico City	6/30/91	1	363.0	645.1	362.4		NY(A)
	N.A.	6/30/90	1	1.0	304.3	3.0	10.0	
	Banco Mexicano Somex, Mexico City	6/30/91	1	30.4	92.7	3.6	3.5	NY(A)
	2,634	6/30/90	1	19.9	41.5	2.7	2.3	
	Banco Nacional de Mexico, Mexico City	6/30/91	4	1,510.0	2,323.2	658.3	10.4	LA*(A) LA*(C) NY(A) HOU(A)
	22,382	6/30/90	4	829.0	1,510.3	494.5	9.2	
	Bancomer, Mexico City	6/30/91	3	855.0	1,686.3	733.3	9.1	La Mesa, Calif.*(C) LA*(A) NY(A)
	18,484	6/30/90	3	1,023.8	1,819.6	704.9	11.6	
	Multibanco Comermex, Mexico City	6/30/91	1	2.0	340.0	32.5	5.7	NY(A)
	6,000	6/30/90	1	2.0	327.5	1.5	9.5	
NETHERLANDS	**ABN-Amro Bank NV (e)**	6/30/91	21	4,328.9	20,730.7	14,503.1	9.0	LA(A) SF(A) MIA(A) ATL(A)
	231,421	6/30/90	24	4,575.6	17,567.0	12,506.0	9.6	CHI*(B) CHI*(4C) CHI(E)
								Lisle, Ill.*(C) Matteson, Ill.*(C)
								Northbrook, Ill.*(C) Westmont, Ill.*(C)
								BOS(B) NY(2B) NY(C) PIT(B)
								HOU(A) HOU(E) SEA(B)
	NMB Postbank Group, Amsterdam	6/30/91	2	316.0	2,860.6	2,239.1	2.8	ATL(A) NY*(B)
	102,894	6/30/90	2	520.9	1,332.0	813.4	1.6	
	Rabobank Nederland, Utrecht	6/30/91	2	1,080.9	2,293.7	871.1	1.9	NY*(B) DAL(A)
	119,728	6/30/90	2	866.7	1,903.4	85.4	2.1	
NEW ZEALAND	**Bank of New Zealand Ltd., Wellington**	6/30/91	1	42.1	1,333.5	1,038.6	11.6	NY*(B)
	11,489	6/30/90	1	117.9	805.6	672.5	7.7	
NIGERIA	**United Bank for Africa, Ltd., Lagos**	6/30/91	1	12.1	129.8	68.9	9.7	NY*(B)
	1,335	6/30/90	1	7.0	152.7	85.1		

Data Sources: *American Banker* survey and federal regulatory reports of condition. **(a)**— Formerly Mitsui Taiyo Kobe Bank Ltd. Changed title 4/1/92. **(c)**— Due to the *Gulf War*, latest assets available for parent are as of December 31, 1989. **(d)**— Currently BCCI is in liquidation. BCCI's U.S. offices for both 1990 and 1991 include the six commercial bank subsidiaries of First American Bankshares, Washington, D.C. BCCI secretly obtained a controlling interest in First American Bankshares, according to federal regulators. **(e)**— In late 1990 ABN Amro Holding N.V., a holding company, was formed when Amsterdam-Rotterdam Bank and Algemene Bank Nederland merged. Both banks continue to operate as separate entities until Sept. 1991, when they merged to form ABN-Amro Bank NV. The data shown are for the U.S. offices of Algemene Bank Nederland (19 offices on June 30, 1991, compared with 22 offices in 1990); the New York branch office of Amsterdam-Rotterdam Bank; and European American Bank, New York. The latter was acquired by ABN Amro from its partners in the European American Group in 1991. The 1990 data are pro forma to include European American Bank. For all other footnotes, see page 24A.

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Country Roundup of Foreign Banks in the U.S.

Foreign banks in the U.S. are listed alphabetically within country along with their U.S. banking offices and the total combined assets, deposits, and business loans in U.S. offices. Data are as of June 30, 1991, compared with June 30, 1990 (dollar amounts in millions)

Home Country and Parent Parent Company's Assets 12/31/90		No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
NORWAY	**Christiana Bank, Oslo**	6/30/91	3	506.7	750.8	338.5	3.2	NY*(B),NY*(I),SEA(B)
23,665		6/30/90	3	414.1	755.9	289.6	3.8	
	Norske Bank, Oslo	6/30/91	2	131.4	266.4	23.8	0.8	NY*(B),NY(I)
33,241		6/30/90	2	183.2	263.7	22.0	1.8	
PAKISTAN	**Habib Bank Ltd., Karachi**	6/30/91	2	29.2	114.2	91.2	1.7	NY*(2B)
6,799		6/30/90	1	2.3	230.7	176.1	3.8	
	National Bank of Pakistan, Karachi	6/30/91	4	10.2	478.9	193.9		DC(B),CHI(B),NY*(2B)
N.A.		6/30/90	4	12.4	554.7	217.1	13.2	
	United Bank Ltd., Karachi	6/30/91	1	13.3	81.6	74.1	2.4	NY*(B)
3,359		6/30/90	1	5.1	49.5	43.4	1.4	
PANAMA	**Banco International de Costa Rica, Panama City**	6/30/91	1	9.0	240.6	137.5	62.6	MIA(A)
384		6/30/90	1	20.1	183.5	106.2	54.5	
	Banco Latinoamericano de Exportaciones, Panama City	6/30/91	1	2.0	169.4	24.6	11.8	NY(A)
1,439		6/30/90	1	0.0	147.6	16.2	13.7	
PERU	**Banco Credito del Peru, Lima**	6/30/91	1	18.5	38.3	11.6	8.9	NY*(B)
429		6/30/90	1	19.1	33.7	7.2	4.1	
PHILIPPINES	**Allied Banking Corp., Manila**	6/30/91	2	10.9	72.4	54.3	12.7	SF*(C),Tamuning, Guam(B)
571		6/30/90	2	13.1	67.8	50.9	11.1	
	Bank of the Philippine Islands, Manila	6/30/91	1	1.5	76.9	45.7	4.0	NY*(B)
1,929		6/30/90	1	0.5	57.9	26.8		
	Metropolitan Bank & Trust Co., Manila	6/30/91	3	37.7	186.8	147.5	11.9	LA*(C),Agana, Guam(B),NY(B)
1,570		6/30/90	3	36.3	160.5	125.7	10.6	
	Philippine Commercial International Bank, Makati	6/30/91	1	1.3	16.6	5.2	1.4	LA(A)
1,165		6/30/90	1	1.7	17.0	5.1	1.5	
	Philippine National Bank, Manila	6/30/91	3	6.7	71.5	29.7	2.6	LA*(B),Honolulu(A),NY(B)
2,706		6/30/90	3	5.0	49.7	22.2	1.9	
POLAND	**Bank Polska Kasa Opieki, Warsaw (*)**	6/30/91	1	1.0	129.5	6.5	2.7	NY*(B)
4,777#		6/30/90						
PORTUGAL	**Banco Espirito Santo e Comercial, Lisbon**	6/30/91	1	108.2	422.9	409.7	4.7	NY*(B)
9,053		6/30/90	1	6.8	365.1	293.7	4.7	
	Banco Fonsecas & Burnay, Lisbon	6/30/91	1	103.3	222.6	133.6	5.8	NY(A)
3,854		6/30/90	1	42.0	175.3	88.7	5.1	
	Banco Portugues do Atlantico, Oporto	6/30/91	2	111.0	534.3	72.6	5.0	MIA(A),NY*(B)
10,634		6/30/90	2	139.7	318.3	61.6	3.4	
	Banco Totta & Acores, Lisbon	6/30/91	1	317.6	538.0	256.2	6.8	NY(A)
7,935		6/30/90	1	213.9	323.0	191.3	5.9	
QATAR	**Doha Bank Ltd., Qatar**	6/30/91	1	1.1	161.9	161.9	23.3	NY*(B)
694		6/30/90	1	0.0	158.9	158.9	24.5	
SAUDI ARABIA	**National Commercial Bank, Jeddah**	6/30/91	1	0.4	428.2	93.9	1.9	NY*(B)
22,860		6/30/90	1	1.9	409.8	125.9	1.8	
	Riyadh Bank(*)	6/30/91	1	30.0	30.2	0.0	0.2	HOU*(A)
12,179		6/30/90						
SINGAPORE	**Development Bank of Singapore, Ltd.**	6/30/91	2	8.3	364.3	104.8	1.9	LA(A),NY(A)
19,335		6/30/90	2	19.2	330.1	127.0	2.0	
	Overseas-Chinese Banking Corp.	6/30/91	2	4.0	61.0	4.7	0.4	LA(A),NY*(B)
13,760		6/30/90	2	1.4	38.9	4.9	0.4	
	Overseas Union Bank Ltd.	6/30/91	3	22.2	225.2	17.8	3.5	LA(A),SF(A),NY*(B)
6,512		6/30/90	3	30.0	217.0	16.4	4.1	
	United Overseas Bank Ltd.	6/30/91	2	22.4	298.6	14.3	2.2	LA(A),NY(A)
13,498		6/30/90	2	14.8	235.4	11.2	2.5	
SPAIN	**Banco Atlantico, Barcelona**	6/30/91	2	18.9	465.5	307.3	5.5	MIA(A),NY(A)
8,447		6/30/90	2	44.2	420.4	319.1	5.7	
	Banco Bilbao Vizcaya, Bilbao	6/30/91	5	189.6	1,726.8	1,349.0	2.7	SF(A),MIA(A),Santa Fe, N.M.(C)
63,922		6/30/90	5	299.7	1,659.2	1,046.8	3.2	NY*(B),Santurce, P.R.(C)
	Banco Central, Madrid	6/30/91	5	1,063.3	3,159.4	2,194.9	6.2	SF(A),MIA(A),NY*(B)
50,555		6/30/90	5	1,218.0	3,360.5	1,860.7	7.5	NY*(C),Hato Rey, P.R.(C)
	Banco de Santander	6/30/91	6	893.7	7,510.9	6,534.4	20.2	MIA*(A),MIA*(E),NY(2B)
37,221		6/30/90	6	691.6	6,556.7	5,627.6	15.9	Hato Rey, P.R.*(C),Bayamon, P.R.(T)
	Banco Espanol de Credito, Madrid	6/30/91	3	167.4	932.6	677.0	1.8	MIA(A),NY*(B),NY(I)
52,356		6/30/90	3	191.5	621.2	413.6	1.9	
	Banco Exterior de Espana, Madrid	6/30/91	3	388.0	1,048.0	907.2	3.9	LA(A),MIA(A),Stony Brook, N.Y.*(C)
26,729		6/30/90	3	459.9	1,062.6	810.7	4.8	
	Banco Hispano-Americano, Madrid	6/30/91	2	16.3	669.7	48.9	1.9	MIA(A),NY*(B)
35,109		6/30/90	2	4.8	518.1	20.9	1.9	
SWEDEN	**Nordbanken, Stockholm**	6/30/91	2	135.1	687.0	30.0	0.9	Rye, N.Y.*(B),Rye, N.Y.(I)
72,735		6/30/90	2	164.9	567.2	2.2	6.1	
	Skandinaviska Enskilda Banken, Stockholm	6/30/91	2	142.8	2,963.3	2,149.0	3.7	NY*(B),NY(I)
80,240		6/30/90	2	290.8	955.4	59.8	1.6	
	Sparbankernas Bank, Stockholm (*)	6/30/91	1	0.0	32.7	0.0	0.1	NY*(B)
62,170		6/30/90						
	Svenska Handelsbanken, Stockholm	6/30/91	1	36.4	4,425.2	183.4	6.8	NY*(B)
64,720		6/30/90	1	21.2	4,016.6	0.6	9.1	
SWITZERLAND	**Banca della Svizzera Italiana, Lugano**	6/30/91	1	42.9	414.3	169.7	4.5	NY*(B)
9,173		6/30/90	1	85.9	310.3	129.7	4.3	
	Bank Julius Baer & Co. Ltd., Zurich	6/30/91	1	28.4	475.1	239.9	13.9	NY*(B)
3,407		6/30/90	1	25.3	457.0	359.1	16.8	
	Credit Suisse, Zurich	6/30/91	4	461.8	6,500.1	3,539.5	5.5	LA*(B),MIA(A)
117,346		6/30/90	4	415.7	3,591.6	2,035.6	4.0	ATL(A),NY(B)
	Habib Bank AG Zurich (*)	6/30/91	1	3.1	10.4	9.2		LA(B)
N.A.		6/30/90						
	Swiss Bank Corp., Basle	6/30/91	6	2,351.0	12,302.1	6,878.7	8.1	SF*(B),MIA(A),CHI(B),NY(2B),HOU(A)
151,260		6/30/90	7	1,619.7	10,034.1	6,945.3	8.1	
	Swiss Volksbank, Berne	6/30/91	1	0.0	1,736.0	1,539.9	5.0	NY*(B)
34,971		6/30/90	1	0.0	914.5	688.3	3.7	
	Union Bank of Switzerland, Zurich	6/30/91	4	860.8	6,916.0	3,805.7	3.8	LA*(B),CHI(B),NY(B),HOU(A)
183,443		6/30/90	4	865.4	7,062.1	1,986.5	6.2	

Data Sources: *American Banker* survey and federal regulatory reports of condition. (#)— Parent bank did not respond to the world bank survey. Assets are from *Thomson Bank Directory, International Edition.*

For all other footnotes, see page 24A.

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Home Country and Parent / Parent Company's Assets 12/31/90			No. of Offices	C&I Loans	Total Assets	Total Deposits	Ratio (%)	Location of Offices and Type
TAIWAN	**Bank of Communications, Taipei**	6/30/91	1	137.2	172.1	150.3	1.8	San Jose: Calif.*(B)
9,412		6/30/90	1	97.5	138.2	30.2	1.4	
	Bank of Taiwan, Taipei (e)	6/30/91	1	83.2	327.2	305.0	1.2	NY(A)
27,240		6/30/90						
	Chang Hwa Commercial Bank, Taipei	6/30/91	2	108.8	411.1	317.1	1.8	LA(B) NY*(B)
22,405		6/30/90	1	56.1	235.2	165.7	1.0	
	Farmers Bank of China, Taipei (e)	6/30/91	1	0.0	21.7	21.2	0.2	SEA*(B)
10,071		6/30/90						
	First Commercial Bank, Taipei	6/30/91	3	158.8	875.7	396.4	3.6	LA*(B) Agana, Guam(B) NY(A)
24,410		6/30/90	3	87.6	638.0	459.9	2.3	
	Hua Nan Commercial Bank Ltd., Taipei	6/30/91	2	92.8	282.1	181.4	1.2	LA*(B) NY(A)
24,244		6/30/90	1	50.5	162.5	93.7	0.7	
	International Commercial Bank of China, Taipei	6/30/91	4	200.6	2,525.4	1,656.4	37.0	LA(B) CHI(B) &NY*(A) NY*(C)
6,817		6/30/90	4	190.6	2,437.0	853.1	32.7	
	Taipei Bank (e)	6/30/91	1	29.0	70.1	0.0	0.6	NY*(A)
10,844		6/30/90						
THAILAND	**Bangkok Bank Ltd.**	6/30/91	2	29.4	282.5	22.1	1.4	LA*(B) NY(B)
20,564		6/30/90	2	15.2	202.5	19.4	1.3	
	Bangkok Metropolitan Bank Ltd.	6/30/91	2	111.4	303.0	2.4		SF(A) NY(A)
N.A.		6/30/90	2	26.4	252.7	15.1	11.9	
	Krung Thai Bank Ltd., Bangkok	6/30/91	2	53.0	83.3	51.3	0.8	LA(A) NY*(B)
15,278		6/30/90	1	44.5	107.5	37.5	1.3	
	Siam Commercial Bank Ltd., Bangkok	6/30/91	3	300.6	604.3	395.1	8.2	LA*(B) CHI(B) NY(B)
7,331		6/30/90	2	127.2	256.4	180.7	4.9	
	Thai Farmers Bank, Bangkok	6/30/91	2	129.0	295.1	25.0	2.6	LA(A) NY*(B)
10,448		6/30/90	2	129.3	189.0	2.9	2.4	
TURKEY	**Turkiye Cumhuriyeti Ziraat Bankasi, Ankara**	6/30/91	1	91.4	307.7	255.8	2.8	NY*(B)
11,170		6/30/90	1	71.8	434.5	235.8	4.5	
UNITED ARAB EMIRATES	**Bank of Oman, Ltd., Dubai**	6/30/91	2	13.6	41.6	16.5	1.5	NY*(B) NY(E)
2,831		6/30/90	2	13.6	39.5	25.4	1.2	
	Middle East Bank, Dubai	6/30/91	1	5.3	16.5	8.8		NY*(B)
N.A.		6/30/90	1	5.5	14.9	10.9	1.4	
	National Bank of Abu Dhabi	6/30/91	1	9.3	98.4	26.2	1.5	DC*(B)
6,406		6/30/90	1	26.7	126.8	81.9	2.2	
UNITED KINGDOM	**Bank of Scotland, Edinburgh**	6/30/91	1	57.5	113.2	2.2	0.3	NY*(B)
39,992		6/30/90	1	60.2	153.6	27.0	0.5	
	Barclays Plc, London	6/30/91	12	1,628.7	12,196.5	9,196.8	4.7	SF(A) MIA(A) ATL(A) CHI(B)
256,963		6/30/90	14	1,722.3	10,255.7	6,094.6	5.0	BOS(B) NY*(3B) NY*(C) Charlotte, N.C.(C) Charlotte Amalie, V.I.(2B)
	DG Investment Bank Ltd., London	6/30/91	1	0.0	0.3	0.0		NY(A)
N.A.		6/30/90	1	0.0	0.2	0.0		
	Lloyds Bank Plc, London	6/30/91	2	183.9	1,664.1	1,358.2	1.6	MIA(A) NY(B)
105,968		6/30/90	3	80.8	1,759.0	1,137.8	1.9	
	Midland Bank Plc, London	6/30/91	1	4.5	1,357.4	795.8	1.2	NY(B)
114,501		6/30/90	1	30.6	1,211.5	866.2	1.2	
	National Westminster Bank Plc, London	6/30/91	7	9,038.3	25,859.2	20,603.9	11.1	SF(A) MIA(E) CHI(B)
232,512		6/30/90	7	9,692.4	23,006.5	19,279.7	12.3	Jersey City, N.J.(C) NY*(2B) NY*(C)
	Royal Bank of Scotland, Edinburgh	6/30/91	5	316.3	3,792.9	3,226.1	6.7	SF(A) Fairhaven, Mass.(T)
56,280		6/30/90	5	337.8	3,174.9	2,267.0	7.1	NY(B) Providence, R.I.*(C) Providence, R.I.(T)
	Saudi International Bank, London	6/30/91	1	0.0	9.9	0.0	0.2	NY*(B)
4,282		6/30/90	1	0.0	6.8	0.0	7.2	
	Standard Chartered Bank Plc, London	6/30/91	8	337.7	1,138.5	696.0	2.7	LA*(B) MIA(A) ATL(A)
42,510		6/30/90	9	448.2	1,365.0	904.8	3.5	CHI(B) NY(3B) HOU(A)
	United Bank of Kuwait Plc, London	6/30/91	1	4.4	61.7	0.4		NY*(B)
N.A.		6/30/90	1	5.7	67.9	0.4	1.9	
URUGUAY	**Banco de la Republica Oriental del Uruguay, Montevideo**	6/30/91	1	0.1	568.0	41.2		NY*(B)
N.A.		6/30/90	1	0.1	355.8	42.0	11.1	
VENEZUELA	**Banco Consolidado, Caracas**	6/30/91	3	67.6	336.5	267.1	37.2	NY*(2B) NY(E)
904		6/30/90	3	53.1	339.3	234.8	43.2	
	Banco de Venezuela, Caracas	6/30/91	3	38.6	417.2	264.8		MIA(E) NY(A) NY(E)
N.A.		6/30/90	3	30.7	454.8	279.1	36.4	
	Banco Exterior de los Andes, Caracas	6/30/91	1	32.1	174.7	170.2	25.2	MIA*(A)
692		6/30/90	1	16.1	134.7	131.7	25.7	
	Banco Industrial de Venezuela, Caracas	6/30/91	2	6.7	441.6	79.0	36.3	MIA(A) NY(A)
1,216		6/30/90	2	5.8	469.2	38.2		
	Banco la Guaira, Caracas	6/30/91	1	15.5	19.9	13.5	4.2	NY(I)
473		6/30/90	1	24.9	34.4	29.4	9.9	
	Banco Latino, Caracas	6/30/91	1	41.8	239.5	211.3	98.5	MIA(E)
243		6/30/90	1	32.1	234.5	195.1	20.1	
	Banco Mercantil, Caracas	6/30/91	3	126.5	436.1	408.8	22.5	Coral Gables, Fla.(A) MIA(A) NY(A)
1,937		6/30/90	3	27.6	411.8	385.5	36.7	
	Banco Union, Caracas	6/30/91	3	60.8	352.9	305.8	33.0	MIA(A) NY*(B) NY*(C)
1,066		6/30/90	3	91.0	467.4	384.4	42.4	
YUGOSLAVIA	**Beogradska Banka, Belgrade**	6/30/91	1	125.0	178.0	117.7	1.5	NY*(B)
11,493		6/30/90	1	162.9	274.1	149.2		
	Jugobanka, Belgrade	6/30/91	1	207.7	262.6	42.9		NY*(B)
N.A.		6/30/90	1	256.3	347.6	65.3		
	Ljubljanska Banka, Ljubljana	6/30/91	1	78.8	219.2	143.9	2.9	NY*(C)
7,486		6/30/90	1	78.2	260.6	126.0	3.5	
GROUP BANKS	**Al UBAF Banking Group, Neuilly, France (f)**	6/30/91	1	100.5	680.7	576.3	--	NY(C)
		6/30/90	1	145.0	779.8	597.1	--	
	Audi Group (g)	6/30/91	1	79.4	423.9	352.6		NY(C)
		6/30/90	1	104.0	455.6	405.4		
	Century Bank (h)	6/30/91	1	18.0	77.5	58.3		SF*(C)
		6/30/90	1	16.0	66.9	49.1		
	Grupo Financiero Popular, Dominican Republic (i)	6/30/91	1	11.3	60.5	42.6		NY*(C)
		6/30/90	1	6.9	53.3	41.6	0.0	

Data Sources: American Banker survey and federal regulatory reports of condition. **No. of Offices:** number of branches, agencies, Edge banks, commercial banks, thrifts, and New York investment companies. **C&I loans** are commercial and industrial loans, which are commonly known as business loans. **Parent Company's Assets** are shown immediately below the name of the bank and are for 12/31/90, or nearest fiscal yearend, for banks providing data for American Banker's world bank survey published July 26, 1991. **Ratio (%)** represents the June 30, 1991 assets of the bank's U.S. office(s) to the bank's total worldwide assets the previous yearend. **Location of Offices and Type:** A- Agency; B- Branch; C- Commercial Bank; E- Edge bank; Eb- Branch of Edge bank; I- New York Investment Company; T- Thrift. Abbreviations for locations are: **ATL**- Atlanta; **BOS**- Boston; **CHI**- Chicago; **DAL**- Dallas; **DC**- Washington, D.C.; **HOU**- Houston; **LA**- Los Angeles; **MIA**- Miami; **NY**- New York City; **PHI**- Philadelphia; **PIT**- Pittsburgh; **POR**- Portland, Ore.; **SEA**- Seattle; and **SF**- San Francisco. (*) -- Office is in the foreign bank's Home State. (e)-- New to the survey. N.A. -- Not Available. (f) -- The bank -- UBAF Arab American Bank, New York -- is part of the Al UBAF Banking Group, Neuilly, France. (g)-- Owned by Banque Audi, Beirut, Lebanon. Banque Audi (Switzerland), Zurich, and Banque Audi (France), Paris. (h)-- Owned by Philippine National Bank, Land Bank of the Philippines, Development Bank of the Philippines, Government Services Insurance System, and Social Security System. (i)-- A financial services holding company which owns Banco Popular Dominico, Santo Domingo. Compiled by American Banker. Copyright, 1992.

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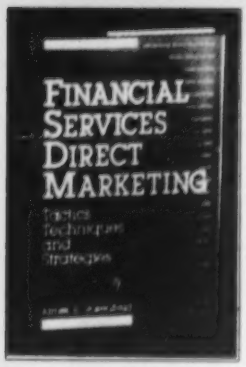

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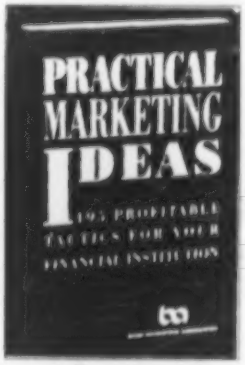

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